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INLAND EMPIRE business journal

"NO ONE COVERS INLAND EMPIRE BUSINESS LIKE THE BUSINESS JOURNAL"

VOLUME 2, NUMBER 9

SEPTEMBER 28 — OCTOBER 27, 1990

ONE DOLLAR

Inland Empire Wages Still Lag Behind L.A./O.C.

By Andrew Moore
Inland Empire Economic Council

In the first expanded wage and salary survey of the Inland Empire, data shows that employers here are able to pay their employees considerably less than neighboring Los Angeles County.

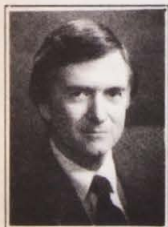
Based on 10 job categories, wages in the Inland Empire were lower than Los Angeles County's in every field. When compared with Orange County, the Inland Empire was lower in seven of the 10 categories.

The Merchants and Manufacturers Association (M&M) conducted the survey, as it has been doing for the past 44 years. Until this year, the survey was distributed exclusively to M&M members. However, this year the association increased the survey base to more accurately reflect the region's wages and salaries.

The M&M surveyed members of the Inland Empire Economic Council, the San Bernardino County Department of Economic and Community Development, the Riverside County Economic Development Agency and the Economic Development Agency.

Please See "M&M Survey Page 6

Howard Ruff, Ousted President of Fund America, Starts Similar Company



Howard Ruff

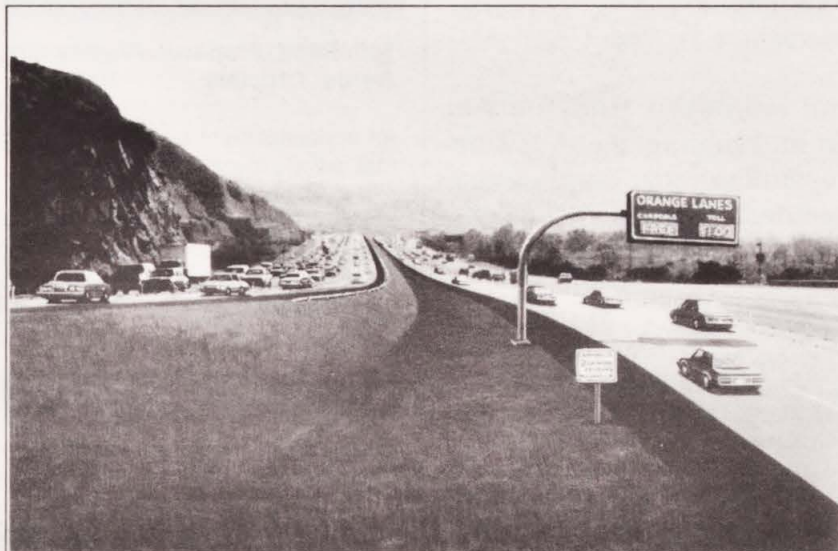
But vows he won't make the same mistakes

Howard Ruff, who was president of Fund America for a short time, is starting a similar company called the Main Street Alliance.

The Alliance is Ruff's revised and rapidly developing version of Fund America, which filed for Chapter 11 bankruptcy on Aug. 21, 1990.

Ruff accepted the presidency of Fund America on July 23, 1990, following the resignation of founder Robert T. Edwards. Ruff declared a "rebirth and resurrection" of Fund America on July 31 only to be re-

— Please See "Ruff" Page 6 —



Artist's conception of the proposed toll road on the 91 Freeway, looking East from Gypsum Canyon Road.

Riverside County Supervisors Seething Over Toll Road Proposal

They say Riverside County citizens will be hit with a double whammy

Putting a \$500-per-head toll on Orange County Prisoners?

"I feel there must not be a toll road. I'll lay down in front of the bulldozers to stop it."

-- Supervisor Melba Dunlap

Riverside County officials are seething about a toll road proposed for the Orange County section of the 91 freeway.

They say the toll road issue represents just one more example of Orange County shirking its responsibilities and dumping its problems on Riverside County. They say that Riverside citizens already passed a tax to improve and widen the Riverside section of the 91. Now those same citizens will have to pay tolls to upgrade the Orange County side of the freeway, the officials say.

The issue cuts through to the very heart of the jobs/housing imbalance that exists in the Inland Empire.

"I'm very concerned the good faith of the transportation network is at stake here," said Riverside County Supervisor Kay Cenicerros, who is also a member of the Riverside County Transportation Commission.

"Riverside citizens have agreed to pay a 1/2-cent sales tax," Cenicerros added. "And now they turn around and tax them again [through tolls]"

Cenicerros said the toll road issue is just another example of Orange Countians refusing to shoulder responsibility for their own problems. She said the toll road will only serve to let Orange County voters off the hook again, and let them avoid seeking solutions for their transportation problems.

Orange County voters have repeatedly rejected sales-tax measures, which would have given the county funds to improve roadways. Riverside voters, on the other hand,

Please See "Paying The Piper" Page 15

UPS Will Build Shipping Hub at Ontario Airport

➡ After five years of negotiations, United Parcel Service will finally be able to break ground for its \$53-million regional hub facility at Ontario International Airport.

The facility, called the Ontario Air Gateway, combines an air package sorting center and a ground delivery center on 160 acres adjacent to ONT.

Construction is expected to begin sometime this fall. When completed next winter it will employ 1,400 people with a payroll in excess of \$30 million.

The last hurdle was passed in August when the city of Los Angeles agreed to allow UPS aircraft access to Ontario's runways directly from the cargo carrier's private property. The access rights cost UPS \$2 million, which it will pay in addition to annual land-lease fees totaling more than \$4.7 million.

UPS will build a 50-acre concrete ramp for loading and unloading aircraft and a 500,000-square-foot distribution facility

Please See "UPS" Page 3

San Bernardino Conference Kicks Off National Minority Enterprise Development Week Locally

By Hollis Smith, executive director
Inland Empire Purchasing Council

More than 350 minority business owners and executives from 200 businesses are expected to attend a minority business conference to be held in San Bernardino October 3.

The gathering, called, "The Minority Business Procurement Conference," sponsored by Assemblyman Jerry Eaves (D-Rialto), will be at the Hilton Hotel in San Bernardino.

The annual conference, which is being held for the second time, comes in the middle of National Minority Enterprise Development Week (MedWeek). Since 1983, the President of the United States has declared the first week of October MedWeek, in an annual effort to aid minority business.

Nationally, minority business owners
Please See "Minority" Page 3

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Seminar 6:00 a.m. — 9:30 p.m.

These \$15 seats are limited — you must call to confirm attendance

INSIDE

SPORTS AND BUSINESS

EX-NFL Player Begins Real Estate Career

Page 22

Thomas Henley, who played for the Los Angeles Rams and the San Francisco 49ers, decided recently to trade a telephone for a football. In July, he quit the Rams and joined the Ontario Office of Cushman & Wakefield. "It's hard," he says. "But I'll do it."



TRANSPORTATION

Toll Road Proposal Angers Riverside Officials

Page 1

An announcement by Gov. Dukmejian that private developers could build a toll road on the 91 Freeway has incensed Riverside County officials. They say that Riverside County citizens will unfairly be forced to pay for freeway improvements in both sides of the county line.

Group Invests in George AFB Area

Page 12

But the group, TMP investments, has been investing in the Adelanto area, and similar Inland Empire regions, for more than a decade.

MARKETING

What's a Poor Inventor to do?

Page 16

Taking an idea from concept to market can be tough. It can be especially difficult for a small inventor, who does not have a lot of cash to spend making sure others don't steal his ideas. A consultant who has helped hundreds take their products from concept to market explains how to do it.

ECONOMY

Inland Empire Ranks Sixth in Job Growth

Page 3

The Inland Empire was the fastest growing of 20 major metropolitan regions in terms of job growth in the past year. The job base grew by nearly 40,000 new positions, or 5.7 percent.

PRISONS

Blythe Prison Size will Double

Page 5

Chuckawalla State Prison at Blythe, in eastern Riverside County, will increase by 2400 cells and add up to 800 new staff. The governor recently signed a bill that authorizes the \$214-million project.

SALES

How did Willie Loman do it?

Page 7

"Window on Wall Street" host Bob Chesney says that old sales methods are old hat. In an era of "Windshield Time," high-tech help is what's needed to make the pitch.

BANKING

Inland Empire Banks Still Strong

Page 8

Or at least, regional banks are stronger than most, writes Bill Powers, senior vice president for Eldorado Bank's operations in the Inland Empire.

S&Ls

Ballout Hurting Economy

Page 10

The bailout isn't working.

REAL ESTATE

Inland Empire Ranked 6th In Nation In Job Growth

By Andrew Moore
Inland Empire Economic Council

The Inland Empire ranked sixth in the nation in job growth from second quarter 1989 to second quarter 1990, its highest ranking ever. Some 38,600 jobs accounted for a 5.7 percent increase, according to M/PF Research Inc. based in Dallas.

The overall growth rate is down 20 percent during that period, and most metropolitan statistical areas reported sharp declines, indicating that the Inland Empire is faring the nation's economic slowdown better than most regions across the country.

The Inland Empire was, in fact, the fastest growing in the top 20 regions (in terms of percentage) of any market its size. The region's job base grew to 717,600 as of June 1990, attracting 38,600 new jobs for a 5.7 percent increase (slightly below the Inland Empire's five-year average of 6.6 percent annual job growth).

From second quarter 1989 to 1990, only the much smaller Las Vegas market grew at a faster rate; 9.5 percent, adding 32,000 jobs to an existing total of 369,000 jobs. Los Angeles ranked first with 87,000 new jobs, but its job growth was down 42 percent from the previous year.

Most of the new jobs in the Inland Empire were in the government, services, and trade sectors, which represented more than three-quarters of the Empire's job growth. Also, significant growth occurred in the construction industry, adding 4,800 jobs. Manufacturing firms gained 1,500 jobs since mid-1989.

In contrast, Los Angeles lost 13,200 manufacturing jobs. However, the same three job sectors — services, government and trade accounted for nearly all net growth during the 1989-90 time period.

ANNUAL EMPLOYMENT GROWTH

Top 20 U.S. Metro Areas
2nd Quarter 1989 - 2nd Quarter 1990
(Non-agricultural Employment in Thousands)
Net Job Gain,
2Q/1989-2Q/1990

Metro Area	Total Employment, 2Q/1990	# of Jobs	Rank	% Change	Net Gain, 2Q/88-2Q/89	Net Gain, 2Q/85-2Q/90
Los Angeles, CA	4,307.3	87.0	1	2.1%	149.3	494.9
Seattle, WA	1,098.7	49.1	2	4.7%	67.0	251.9
Houston, TX	1,546.0	48.5	3	3.2%	54.2	63.9
Atlanta, GA	1,489.4	46.1	4	3.2%	23.9	233.2
San Diego, CA	999.8	39.8	5	4.1%	51.8	221.2
Riverside, CA	717.6	38.6	6	5.7%	48.6	196.3
Chicago, IL	3,205.8	37.9	7	1.2%	73.1	274.3
Las Vegas, NV	369.0	32.0	8	9.5%	33.1	122.5
Miami, FL	899.5	30.4	11	3.5%	21.3	117.2
Tampa, FL	888.2	30.0	13	3.5%	27.6	157.4
Minneapolis, MN	1,385.2	29.6	14	2.2%	36.9	172.0
Cincinnati, OH	751.9	28.6	15	4.0%	19.4	122.7
Columbus, OH	726.7	25.3	16	3.6%	20.7	122.2
Cleveland, OH	958.2	24.7	17	2.6%	21.0	88.4
Portland, OR	636.9	23.9	18	3.9%	35.0	118.8
Anaheim, CA	1,219.9	23.7	19	2.0%	57.1	277.4

Source: M/PF Research, Inc. analysis of data from the U.S. Department of Labor (Bureau of Labor Statistics) and state commissions.

United Parcel Service To Construct Ontario Air Gateway — Finally

(Cont. from Page 1)

for processing packages and parking UPS delivery vehicles.

"The new facility will accommodate 22 flights a day and process 40,000 packages an hour. Presently, UPS operates about 17 flights a day at ONT but does not have the package-processing capability," said Ken Churchill, UPS spokesman.

The Inland Empire is served from other UPS packaging facilities, such as those in Baldwin Park and in San Bernardino, which have been overloaded due to the significant growth in the Ontario area, Churchill said. This regional hub will relieve those smaller facilities, but it will not result in their closure.

UPS' decision to establish a regional hub will serve as a magnet for other businesses that depend on cargo service, namely distribution companies, service and repair centers, and some types of manufacturers. The advantage to operating near a UPS hub is that packages are delivered earlier and picked up later than for those businesses located farther away. The result can mean better service to customers and better control of inventory.

The direct and induced economic ben-

efit is estimated to be \$100 million a year for Ontario and \$550 million a year for the entire region, Churchill said, explaining that those numbers include the effects UPS will have in attracting, developing, and supporting other businesses in the region. UPS, with revenue in excess of \$12 billion a year and 123 aircraft, will have five air hubs including Ontario. The other four are in Louisville, Ky., Philadelphia, Honolulu and Miami.

Minority Business Cont. from Page 1

will be taking advantage of programs and seminars sponsored by the U.S. Dept. of Commerce's Minority Business Development Agency and the Small Business Administration. In the Inland Empire, Eaves' seminar is the major Medweek activity.

"We need to help 'em," Eaves said of the Inland Empire minority business community. "But they're getting more and more healthy."

There are an estimated 7,000 minority-owned businesses in the Inland Empire, according to purchasing council figures. Of those, 14 percent are owned by Blacks, 38 percent by Hispanics and 48 percent by Asian Americans and other minorities.

Minority Business Advocacy Healthy

Advocacy for promoting minority enterprise in the Inland Empire is "alive and well," said Jim Booth, chairman of the Inland Empire Purchasing Council.

In 1986, 20 major corporations formed the council to help strengthen the area's minority business community. The council, which also holds an annual seminar each year, but not during MedWeek, strives to increase procurement opportunities for minority-owned businesses. It is affiliated with the National Minority Supplier Development Council, a network of corporations formed in 1972 as a public/private joint venture to promote minority business.

Although most Inland Empire-based minority firms are service oriented, the council's growing data base and forecasting services should identify more opportunities in other areas for them, Booth said.

Programs such as those offered by the council are a good starting point for minority businesses, said Everett Ochoa,



Hollis Smith — Executive Director of Inland Empire Purchasing Council

president of Ontario-based Eversafe Environmental Safety Products.

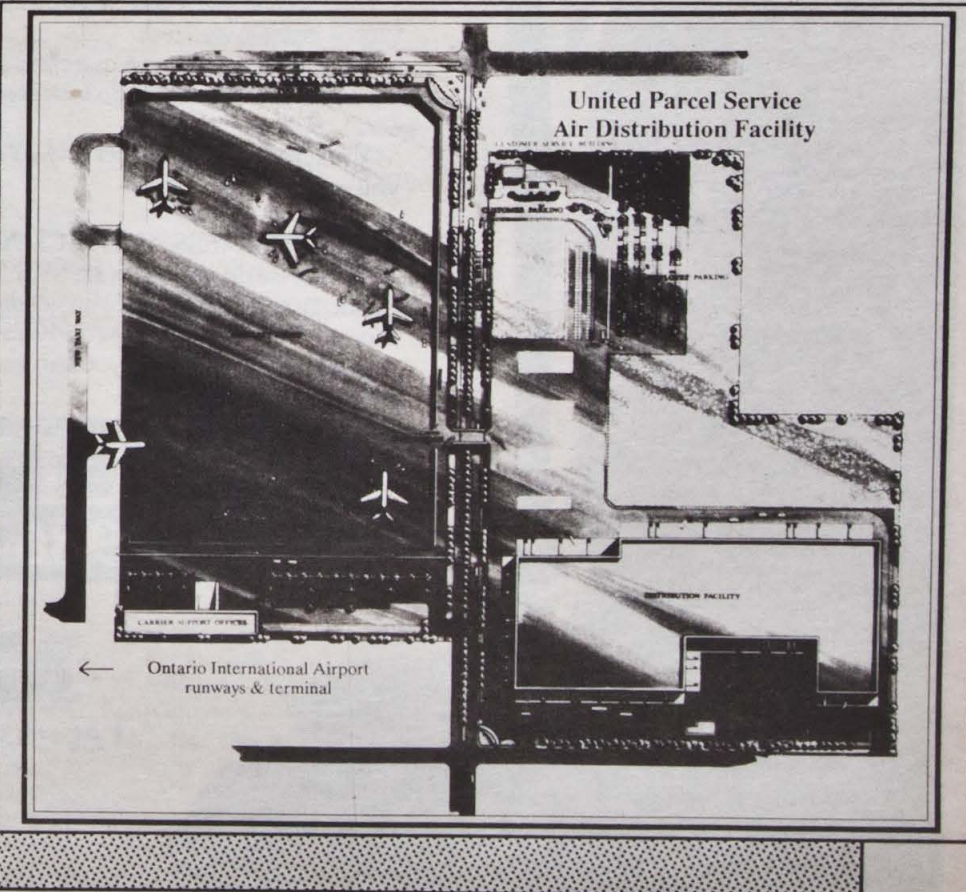
"Minorities approaching corporations to do business often receive minimal encouragement from buyers," Ochoa said.

"Overall," Ochoa continued, "these [minority] programs are tools. They provide a chance to get in the door. But subsequently, minority businesses must be qualified to give maximum performance."

Minority business owners can sign up for the Oct. 3 conference or obtain other information relating to minority business development by contacting:

Wes Jefferson
Office of Assemblyman Jerry Eaves
224 Riverside Ave.
Suite A
Rialto, CA 92376
(714) 820-1902 or contact:

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Presley Bill Would Double Prison Size

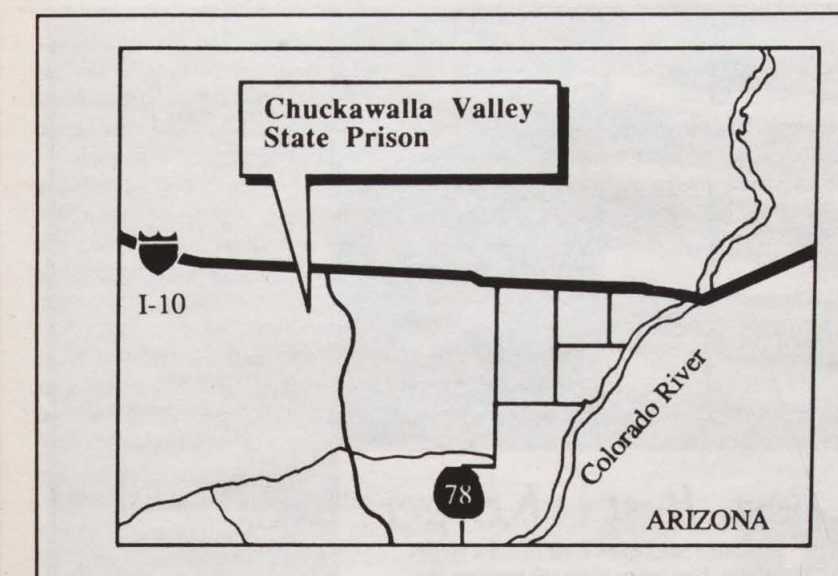
➡ The Governor has signed a bill that will double the size of Chuckawalla State Prison at Blythe, located in eastern Riverside County.

The bill, SB 2786, sponsored by Sen. Robert Presley (D-Riverside) authorizes the State Department of Corrections to add 2400 cells to the prison as well as 700 to

and \$190,000 in the second year after the expansion.

The expansion will be funded using \$450 million in bonds approved by the voters in June. The expansion itself is expected to cost \$214 million, a figure which does not include the annual increase in operational costs.

Originally, there was stiff local opposition to the expansion, said Bob Holmes, chief consultant for the Legislature's Joint



800 new staff.

The sponsors of the bill said the expansion would add \$30 million to the local economy in the form of pay for the additional prison staff.

A provision of the bill also allows Blythe to annex the prison site. The move allows Blythe to count prisoners as part of its population totals and thereby increase city revenues by \$125,000 the first year

Prisons Committee, which Presley chairs. Holmes said three sites were initially considered for prison expansion, all near the city.

Eventually, the state chose a site 15 miles outside of town, Holmes said, adding opposition died after an underground water source was found that could supply the prison's needs.

Survey Rates Inland Empire "Quality of Life" Higher than in O.C. and L.A.

But is the 5 Percent Economic Difference Worth the Drive?

Commuting for \$3.33 Per Hour

The cost of living in San Bernardino County is 93 percent of what it is in Los Angeles County, but wages in the Inland Empire are still only 96 percent of what they are in Los Angeles, according to research conducted for the *Business Journal* by Baker, Thomsen Associates' Economic Research Institute of Newport Beach.

At the same time, the cost of living in Riverside County is 83 percent of what it is in Orange County, while wages are 93 percent.

However, Riverside is still a better place to live than Orange County, according to the institute's national "Quality of Life" Index (which measures the difference between wage and cost of living variances). Riverside natives suffer a quality of life fully 20 percent below national averages. Riverside County wage levels exceed national levels by 8 percent overall, while costs exceed national norms by 28 percent (compared to 3,070 other areas the institute evaluates).

Still, a negative 20 percent is good com-

pared to Orange County, which has a negative 25 percent position. Statistics show, then, that the working population residing and employed in the Inland Empire is economically 5 percent better off than their neighbors to the west.

Of course, the best of both worlds is to live in Riverside/San Bernardino and commute to Los Angeles or Orange counties. The 8 to 11 percent spread translates into \$2,500 for the average commuter. (3 hours commuting per day for 250 days equals \$3.33/hour.)

The Inland Empire is a less expensive place to live, a less expensive place to employ a work force, and, measured by the Institute's Quality Index, a better place all around to both reside and work.

Cost Differences *

San Bernardino	Riverside County	Orange County	L.A. County
Barstow 108%	Banning 120%	Anaheim 149%	Burbank 137%
Fontana 127%	Beaumont 129%	C.M. 138%	El Segundo 124%
Loma Linda 121%	Corona 125%	Fullerton 147%	Glendale 151%
Ontario 128%	Hemet 115%	G.G. 141%	Los Angeles 137%
Rancho Cucum. 132%	Indio 113%	Irvine 161%	Long Beach 127%
Redlands 128%	Norco 111%	M.V. 154%	Pasadena 139%
San Bernardino 127%	P.S. 133%	Orange 135%	Pico Rivera 138%
Upland 136%	Riverside 123%	S.C. 138%	Redondo Bch 151%
Victorville 118%	Temecula 117%	Santa Ana 144%	Santa Monica 146%

* Compared to national average

Wage Differences *

San Bernardino	Riverside County	Orange County	L.A. County
Barstow 97%	Banning 104%	Anaheim 120%	Burbank 115%
Fontana 110%	Beaumont 115%	C.M. 119%	El Segundo 114%
Loma Linda 104%	Corona 111%	Fullerton 117%	Glendale 116%
Ontario 112%	Hemet 111%	G.G. 119%	Los Angeles 124%
Rancho Cucum. 114%	Indio 102%	Irvine 119%	Long Beach 117%
Redlands 106%	Norco 111%	M.V. 108%	Pasadena 112%
San Bernardino 108%	Palm Springs 110%	Orange 116%	Pico Rivera 112%
Upland 112%	Riverside 104%	S.C. 112%	Redondo Bch 119%
Victorville 102%	Temecula 113%	Santa Ana 119%	Santa Monica 119%

* Compared to national average.

Source: Baker, Thomsen Associates' Economic Research Institute of Newport Beach

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M & M Survey (Continued from Page 1)

Partnership. Due to the participation of those organizations, the number of firms responding to the survey increased from 76 to 114, boosting the sample size of jobs from 20,797 to 35,169 (or by 69 percent).

To compare individual job classifications from year to year would be inappropriate due to the significant change in sample sizes. However, in comparing general pay raises for office clerical jobs, the survey showed a 5.4 percent increase from 1989 to 1990. In maintenance and production jobs, a 4.8 percent increase was recorded.

What can be compared accurately is the difference between Inland Empire wages and those in Los Angeles and Orange counties. Some of the largest differences were in the job classifications of mechanical assembler (skilled), receptionist and drill press operator. Los Angeles County pays between 21 percent and 35 percent more for those positions, and Orange County pays between 11 percent and 30 percent more respectively, the survey showed.

Actual Wage for Some Job Classifications

1) LA COUNTY	Typist Clerk:
2) ORANGE COUNTY	1) \$1536
3) INLAND EMPIRE	2) \$1355
	3) \$1418
Customer Service Clerk:	Maintenance Mechanic:
1) \$1,793 a month	1) \$15.42 an hour
2) \$1,656	2) \$14.72
3) \$1,559	3) \$14.34
General Clerk, Senior:	Warehouse Material Handler:
1) \$1875	1) \$12.07
2) \$1664	2) \$10.68
3) \$1697	3) \$11.61
Receptionist:	Drill Press Operator
1) \$1643	1) \$10.01
2) \$1459	2) \$10.98
3) \$1291	3) \$7.90
Accounting Clerk, Senior:	Tool and Die Maker
1) \$1862	1) \$16.82
2) \$1898	2) \$17.21
3) \$1826	3) \$16.76

Playing "Ruff" With Fund America

Continued from Page 1

moved from his position following a shareholder meeting on Aug. 5, 1990.

Currently, Mitchell Blumberg is president of Fund America, with holding company director Peter Bradshaw apparently with sufficient powers to be the major decision maker.

Fund America, while not yet dead, is, however, no longer the fast-track cash cow it was prior to July 1990.

Fund America is Behind Him

Ruff says Fund America is behind him, and he will not repeat the mistakes of the troubled company. He says his energies are now all directed at the Main Street Alliance. He says he chose the name "to distinguish the financial service needs of Main Street America ... the bedrock of American wealth, labor and traditional values ... from Wall Street, which has become a predator-filled jungle where American savers and investors are the prey."

Ruff went on to say, "The Main Street Alliance has a major principle: to help Americans by helping other Americans save. We not only teach you how to save but we create big savings for you where none existed before."

"The savings are real dollars which can either be used to offset your current spending or can be put into an IRA trust fund, or other investment."

Main Street Alliance, like Fund America, has a method for its members, as independent representatives, to earn commissions by selling memberships and to earn a "usage bonus" from members' purchases.

However, Ruff says that he has designed controls to prevent volume sales of memberships to single individuals. It was Fund America's method of making such volume sales which prompted the various state agencies to declare the company a pyramid scheme.

Marty Moore, a Florida assistant state prosecutor, said Fund America posted \$6.7 million profit on \$33 million in revenues for the first four months of 1990. However, 98 percent of the income came from bulk membership sales, Moore said.

Ruff says this will not happen in his new company.

"We intend to create a networking opportunity legal in all 50 states which will give the sales person the opportunity to be a part of the great duplication success stories of the past -- networking companies that started on a shoestring and become bottom-dollar giants through the geometric power of network marketing."

Ruff says he will also offer a money-back guarantee. "We are willing to guarantee that you will receive at least \$250 in benefits for our \$150 membership fee. At the end of the year, if you have not received \$250 in benefits, upon request, you will be refunded your membership fee minus any rebate or discounts you've received during the year."

(Editor's note: Try out that formula. You pay \$150. Main Street Alliance says you

Please See "Fund America" Page 29

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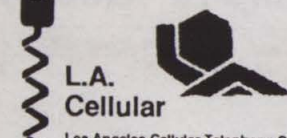
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Sales



Robert Chesney

By Robert Chesney

Willie Loman, the mythical sales dinosaur in "Death of a Salesman" used a smile, a shoe shine, and contacts to grind out a living for his family.

Imagine where those attributes would get him today, selling in the Inland Empire, where "windshield time," as salespeople refer to the time it takes to get from one sales call to another, is ever increasing.

"In days gone by, an account executive could visit at least four prospects daily," says Denise Newman, director of marketing for The Exhibit Place, a trade show firm. "Today, if two face-to-face presentations are made, it's a good day."

Exhibit has helped solve the time problem by doing business with its clients -- many of them hundreds of miles away -- via the fax machine.

"Our design department can rough out a concept, fax it over for comments, modify it and fax it back," Newman says.

Exhibit's president, Richard Schwartz, says he uses technology to save time. "I can rough out a conceptual sketch, hand it over to our design department and, through our CAD system, actually walk our client through a display that hasn't even been built yet."

According to Eric Gaer, vice president of marketing for Personal Computer Products: "The only way to chip away at the \$350-plus cost of a sales call is by leveraging the sales people we have with technology." Gaer's company makes major use of cellular telephones, fax machines, voice mail and video marketing presentations.

"Our new video, for example, displays our entire line of laser printer fonts and accessories better than any salesperson could," Gaer says. "With 1,000 copies of the video sent via UPS to our dealers and distributors, we can accomplish in a day what would have taken months."

Sales Force Obsolete?

But is technology going to replace the sales force?

"No way, but now we use our existing sales force to write business; we let the video tapes and UPS knock on the doors," Gaer says.

Rice Hydro Equipment Manufacturing Co. is another technology marketing convert. According to Don Ray, national sales manager: "We had over 200 distributors of our fire hose testing pumps across the country waiting for fire chiefs to call them in to demonstrate a product that they didn't really understand. By computerizing our database of fire departments for a major direct mail advertising program, then sending out a videotape instructional demo, we've simplified the rep's job, thereby increasing sales and reducing costs."

One commonly asked question by entrepreneurs is how they can compete in the marketplace without a sales force.

Edward McClements, an employee benefits consultant, solved that problem with technology. He installed an automated sales software system in his personal computer that moves his prospects through a predetermined sales sequence using automatic letters, faxes and phone calls.

The core of McClements' marketing program is a 10-minute video interview. McClements has built his company using office personnel who simply follow the automated system and book his appointments. Through his

cellular telephone and voice mail, McClements stays in touch with his customers constantly.

mer alone cannot build a house.

Next month we will look at more Inland Empire case studies of companies which are shrinking the cost, effort and time of selling by using technology.

"I hold my sales meetings in the shower," he says, with a chuckle.

Clearly the use of technology in sales and market-

ing is an adjunct to a human sales force, not a replacement for it. But the proper use of technology is like any other tool. It must be used correctly and in synchronization with other compatible tools. A ham-

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Banking News

By Bill Powers

Buoyed by strong business growth in San Bernardino and Riverside counties, traditional real estate lending in the single-family residential market and some commercial lending, Inland Empire banks' profits totaled \$6.88 million through March 1990, according to figures provided by Sheshenoff Information Services Inc., an Austin Texas-based firm that analyzes the banking industry. The March figures are the most current available, according to Sheshenoff officials, who said June totals would be available by mid- to late-October.

Profit margins did vary greatly among Inland Empire banks.

Chino Valley Bank reported a profit of \$2.135 million, while a couple of the smaller independent banks, such as Valley Bank, reported \$331,000 in profits and Upland Bank posted \$151,000 in earnings.

The profitable trend is based on the growth of commerce and industry in the Inland Empire. Workers can find reasonable and affordable housing in the region, which in turn helps employers attract qualified employees. That, of course, motivates more companies to relocate to the Inland Empire.

Because of these trends, Inland Empire

banks should continue to perform well and withstand a recession better than those banks located in areas already plagued by economic downturns.

Primary capital as a percent of total assets for banks headquartered in the Inland Empire currently stands at a whopping 9.21 percent, nearly twice the 5 percent required by federal regulations. The ratio is a major measuring stick used in determining a bank's strength and level of safety

1.36 percent (as a percentage of gross loans) is better than the overall average of California banks, which is 1.44 percent.

Overall, Inland Empire banks appear to be doing fine, but the continued recessionary trends could affect some, especially those with large portfolios in commercial real estate.

If the supply of office and warehouse space continues to outstrip demand, and home building sales and other business activities slow down, we could see Inland Empire banks' current earnings levels decline for the rest of the year.

Bill Powers is senior vice president of regional administration for Eldorado Bank operations in Riverside and San Bernardino counties.

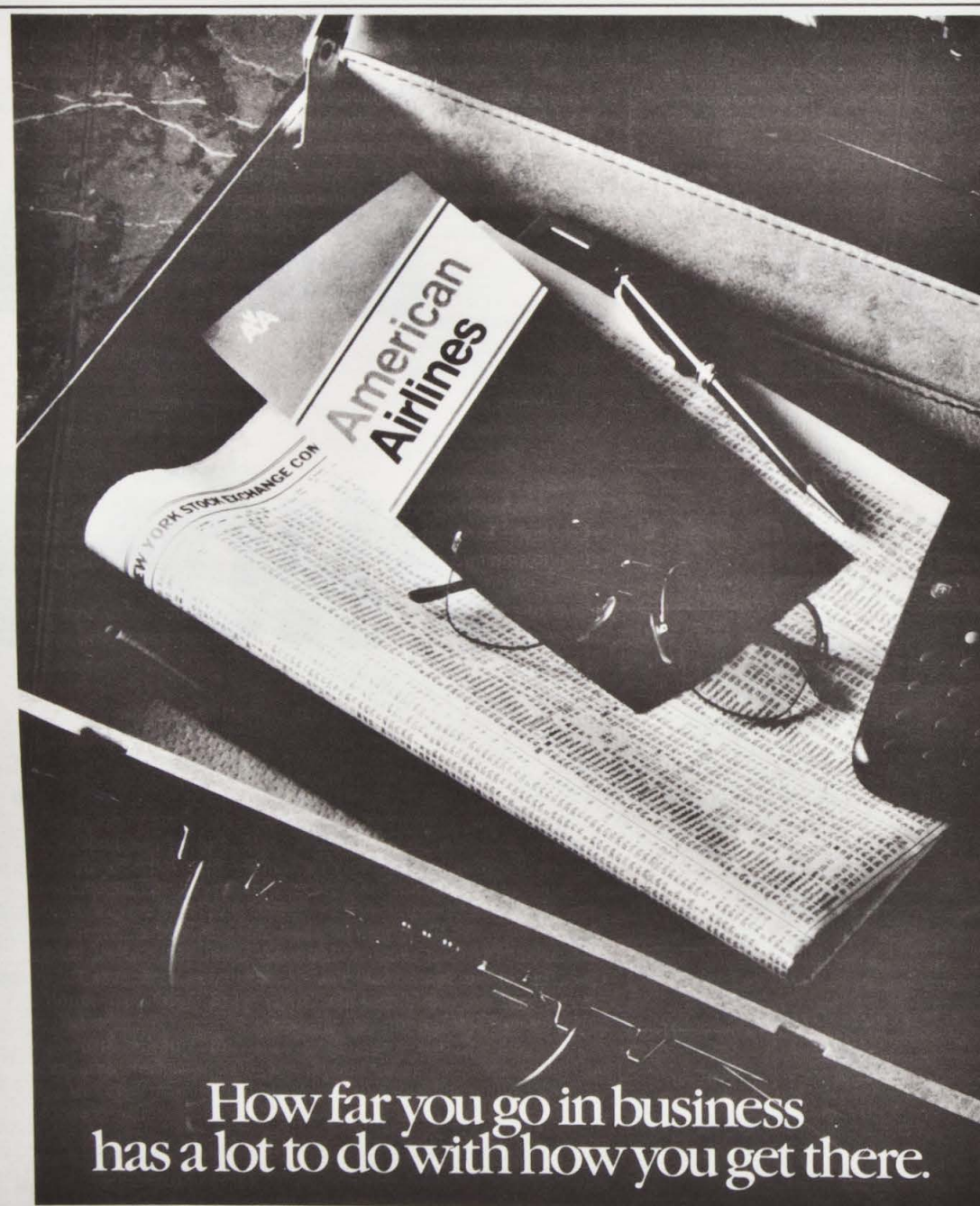
Cherry Valley Moves Toward Incorporation

By Don Haley
Business Journal East Riverside County Correspondent

Residents of the rural community of Cherry Valley, north of Beaumont, have formed a committee, which will push for incorporation. Chairman Elgin Hushbeck and several committee members met recently with officials of the Local Agency Formation Commission (LAFCO) in Riverside to discuss the incorporation process. LAFCO has the authority to approve or deny incorporation.

Hushbeck said the committee has not set a timetable for incorporation, but added the process would take at least a year. Before incorporation, the committee must prepare a feasibility study, gather signatures from 25 percent of the community's registered voters and raise funds to pay for administrative costs associated with the process.

"There's no opposition to the incorporation as far as I know," Hushbeck said. He said he and others decided to seek incorporation after it appeared the county would allow developers to build a high-density project in the area. Residents want to retain Cherry Valley's rural atmosphere, Hushbeck said.



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Health Brief: Kaiser Permanente To Open Medical Offices In Rancho Cucamonga

Kaiser Permanente has leased approximately 7,000 square feet of space for medical offices in Rancho Cucamonga. The company opened its new facility in September.

Located at 10787 Laurel St., the medical offices provide space for six family practice physicians and pharmacy/laboratory and radiology services.

Kaiser recently opened two other pediatric medical office buildings. The company leased space for a clinic at 170 West San Jose Street in Claremont, which opened in July. A new 16,000-square-foot medical building in Loma Linda, also opened to provide internal medicine and other services.

NEWSMAKERS

Koll Construction Appoints Jerry Geisel Director of Business Development for the Inland Empire

Jerry Geisel has been named director of business development in the Inland Empire for Koll Construction.

In this new position, Geisel will be responsible for marketing and business development of construction activities in San Bernardino and Riverside counties for Koll Construction, one of the largest general contractors on the West Coast.

He will be headquartered in Koll Construction's Inland Empire office in Ontario.

Prior to joining Koll Construction, Geisel was vice president in charge of marketing for eight years for J. D. Diefenbaugh Construction, Riverside.

A graduate of California State University, Los Angeles, and a California real estate broker, Geisel was active for three years in commercial and industrial sales and leasing in the Inland Empire.



Jerry Geisel



Cheryl L. May



James Breen

May Appointed to Head Local Office of Fuchs, Cuthrell & Co.

Fuchs, Cuthrell & Co. Inc. has appointed Cheryl May as regional director of client relations.

May, who resides in Upland, has 12 years experience in management and business development, including a stint as account manager with Trans World Airlines. A member of the Upland American Business Women's Association, May will oversee Fuchs operations in Riverside, San Bernardino and Orange counties.

Breen Takes Over PR Spot for Grubb & Ellis

James Breen has been named director of public relations for the California/Arizona region of Grubb & Ellis Co.

Breen, who has 27 years experience in communications, joins Grubb & Ellis from Martin Advertising and Public Relations, where he headed the PR division. Before that, he was manager of communications in Southern California, for Cushman & Wakefield.

Breen began his public relations career with Grubb & Ellis in 1985, serving as director of public relations in the L.A. Basin. His professional background also includes 19 years with the Daily News of Los Angeles, where he worked as business editor from 1982 to 1985.

Ernst & Young Promotes Raff to Senior Tax Manager

David Raff has been promoted to senior tax manager at Ernst & Young in Rancho Cucamonga. After graduating from the University of Southern California with a bachelor's degree in business administration, Raff joined the Los Angeles office of Arthur Young in 1982, and received his master's of taxation degree from USC in 1989.

Raff has taught seminars on compensation and retirement planning and has a wide area of tax expertise, from real estate/construction to manufacturing.

Raff is active in the Rancho Cucamonga Chamber of Commerce, Inland Business Network, and the Inland Empire West Conference. He was recently named by the San Bernardino Sun as one of the 25 "Up and Coming Business Leaders" of San Bernardino county.



David Raff

Diment Joins IEBJ Staff

Phillip Diment, 22, of Sigourney, Iowa, recently joined the Inland Empire Business Journal staff as a special projects coordinator. Diment is a 1990 graduate of Central College in Pella, Iowa, where he majored in communications and business management.

Diment was a member of the staff of the Central College RAY newspaper, while also writing for local publications. As a business management student, he spent two semesters with city officials developing plans and strategies for future retail expansion.

"California is a big change from the open expanse of green corn fields I've grown up with in Iowa," Diment says. "However I like it. The Inland Empire is an area of enormous potential. As housing and business reach a balance in the future, the Inland Empire will feature one of the strongest economies in the nation."

"The Midwest does not enjoy the diversified population that we have in Southern California. I'm sure that many Californians take this for granted, but without the people, California would collapse."

Diment joined the Business Journal in September and is currently coordinating editorials for the 1991 AT&T Book of Lists.

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In The SAN FRANCISCO CHRONICLE
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S&L Bailout Plays Invisible Hand in Economic Slowdown

"The savings and loan bailout is a misguided attempt to solve a problem that creates another larger problem," said John Hekman, senior economist with Micro-economics based in Los Angeles.

Hekman, speaking at a Business Development Association/Inland Empire meeting in August, said that the government's role in regulating loans while it pays off depositors of failed S&Ls is causing an exaggerated slowdown in the economy.

Real Gross National Product increased by only 1 to 1.5 percent in the first two quarters, and consumer spending has dropped.

"So the economy is very slow, though I think we've bottomed out in the second quarter, which will probably be the slowest of the year," he said. "We're beginning to see a rebound in manufacturing and consumer spending, but tougher lending practices will still pull the reins of recovery."

"In looking at the past, credit control like this is a contributing factor in most, if not all, of the recessions we've had in the past 50 years," Hekman said.

The financial instability of the country's savings and loan institutions could have been predicted a decade ago when, after deregulation, many S&Ls did not have enough assets to cover their loan payments. Many of them looked brilliant when they decided to invest in the high-yield junk bond market to make up for the difference, but the junk bond crash pushed them over the edge. If, however, the S&Ls were bailed out in the early 1980s, it would have only cost the federal government about \$2 billion instead of the hundreds of billions of dollars today.

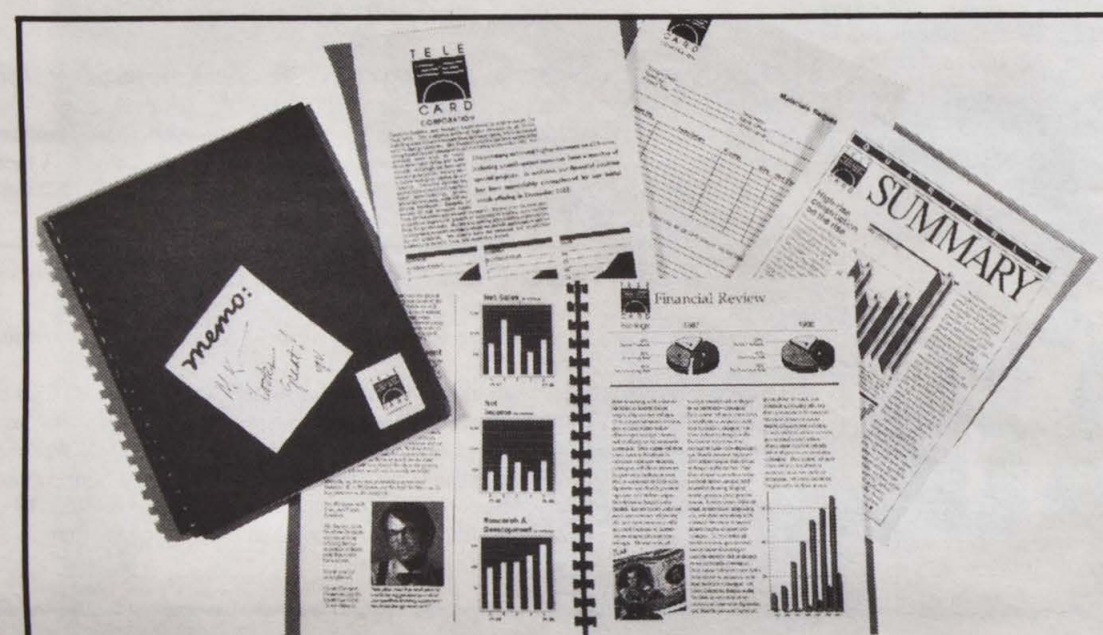
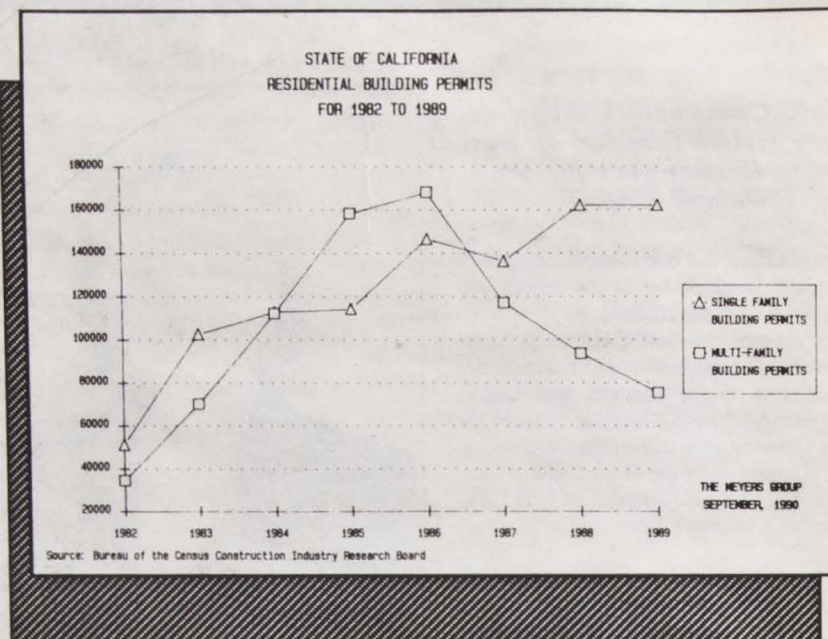
In late 1989, regulators tried to stop the

problem by overseeing loans made by bankers and thrift managers, concluding that too many poor decisions were being made in evaluating loan applications.

"This 'turning down' of regulatory screws shed light on bad loans (especially in real estate)."

"What this amounts to is an invisible brake on the economy. Interest rates are not particularly high, yet loans are not issued. Lenders are afraid of all the regulations."

Hekman maintained that real estate, which was overinflated in the 1970s, has now been deflated, and that while there were certainly some high-flying thrift managers, the thrift bailout bill, which is attempting to clamp down on lending decisions, will hurt everybody over time.



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• Riverside and San Bernardino counties were California's first and second fastest growing counties in the 1980s, according to the Center for Continuing Study of the California Economy. County growth rankings were based on an index that included population gains, job growth, property values, personal income and retail sales data. Between 1980 and 1989, Riverside County led the state in population growth, up 67.4 percent, to 1.1 million, and it led in retail gains, up 154.7 percent, to \$6.3 billion. Job growth was calculated for Riverside and San Bernardino counties, and together they ranked No. 1, with job gains of 55.5 percent, to 704,000 jobs. Eleven of the state's 25 fastest growing cities were in the Inland Empire.

• The House Armed Services Committee approved language banning removal of the Ballistic Missiles Organization (BMO) from Norton AFB for another five years. The BMO, with its 2,500 jobs, faces the possibility of leaving Norton if the Air Force decides that its parent operation, the Space Systems Division based in El Segundo, should relocate out of Southern California in order to cut operating costs and allow for room to expand. A decision is expected in December.

• The California Employment Development Department projects that Riverside and San Bernardino counties will get 47,900 new jobs in 1990, a 6.8 percent increase, and 56,600 new jobs in 1991, up 6.9 percent. From 1990-91 the job categories expected to have the most growth are construction (14.5%), wholesale trade (8%), and government (7.5%).

Ontario's Foreign Trade Zone: Beating the Butter Quota

Importing Mexican Hot Salsa, Belgium Chocolates and Truffles

By Patti Davis Loya,
California Commerce Center

Corman Foods, the largest producer of dairy products from Belgium, had a problem to solve.

The company which also sells chocolates, truffles, hot salsas from Mexico and even cruise lines and freight ships, wanted to import its Belgium butter to the United States.

Trouble is, the U.S. government has imposed an import quota of 500,000 pounds of butter annually.

That amount is equal to the total consumed in Southern California alone, in just one day, said Jason Keston, Corman's West Coast sales manager.

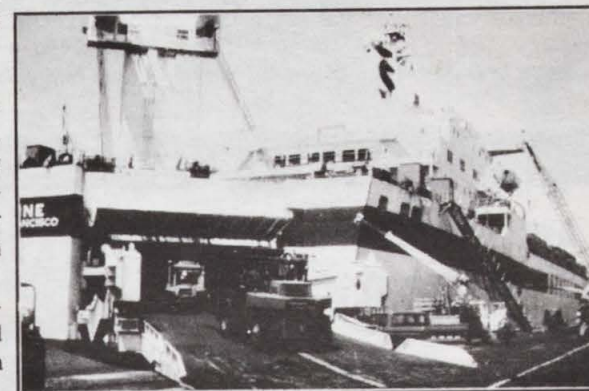
Corman found an answer, though. The company began shipping its butter to a foreign trade zone (FTZ) in Ontario, called the California Commerce Center.

The butter, though actually warehoused in Ontario, technically, never touches ground in the United States. Under current U.S. Customs regulations, storing the butter in Ontario's FTZ is no different than storing it in Liberia, Nigeria or Budapest.

Of course, Corman could not sell the butter in Southern California without paying stiff duties or exceeding the import quota. Once goods leave a foreign trade zone and enter U.S. Customs territory, they are taxed and subject to U.S. import duties.

Corman solved that problem too. It sells the butter to cruise lines and freight ships, located outside U.S. territory.

"By locating in a foreign trade zone, Corman is not subject to U.S. quotas and pays no duty importing these products," Keston said.



California Commerce Center is Foreign Trade Zone 50-1, an extension of the Port of Long Beach Foreign Trade Zone 50, pictured here.

the United States, could avoid paying duty altogether.

A company which finds imported goods do not meet its specifications, can destroy them or return them to their original shipping point and avoid paying duties.

•Firms do not pay duty on value added activities in the FTZ. American input such as labor, materials and overhead is excluded from duty.

provides certain cost advantages, when it comes to importing goods.

Goods entering a trade zone are, in legal terms, not entering the United States. Rather, they enter a sort of free port, where traditional U.S. duties and customs simply do not apply.

Following are some of the benefits companies gain by using a foreign trade zone:

• Deferment of duty payment. Because duty is collected only when merchandise leaves a zone and enters U.S. Customs territory, cash flow advantages result. The outlay of funds is closer to the point of sale in the United States. (See chart below.)

• Reduction or avoidance of duty payment. Every operation encounters breakage or damage during shipping. Instead of paying full duty on receipt, and going through tedious paperwork to adjust for breakage later, duty is paid only on usable merchandise.

Or, as in the case of Corman Foods, a company which stores goods in a foreign trade zone and then sells them outside of

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Group Investing in George Air Force Base Area

However Executives Say Growth of Nearby Adelanto, Not Base Conversion, is the Reason

Taking it on the Chin, but Still Growing

Many analysts see a bleak housing market when they look at real estate tables. But land speculator William Passo sees only dollar signs -- and rows of new, inexpensive houses -- when he gazes at the blank, undeveloped land in the Inland Empire.

Passo is a principal of TMP investments, a firm specializing in real estate limited partnerships which own well located Inland Empire land, free and clear. The company identifies and purchases land, readies it for development and sells parcels to home builders.

"The industry has taken it on the chin since the tax reform act of 1986, yet 1989 was a record year for TMP, growing from \$17 million to \$27 million in total funding, and 1990 is already running at an annualized rate of \$32 million," Passo said.

Adelanto is a good example of what makes Inland Empire cities attractive, Passo said. There, reasonable land costs and low builder fees enable developers to build and sell a house for \$80,000 to \$120,000.

The city has attracted manufacturing and industry to the area, which will provide jobs and, in turn, create more demand for local housing.

Those hard facts, rather than speculation about an international airport at George Air Force Base, are the foundation for Adelanto's growth -- and TMP's investments, Passo said.

The base is expected to be converted to civilian use after it is closed as a military installation. Orange County supervisors, led by board Chairman Don Roth, voted earlier this year to support a proposal to turn George into an international airport -- mainly for Orange County's use.

That vote gave rise to concern that land prices in Adelanto, which is near George, would be driven sky high. In fact, prices of

some land parcels in Adelanto did rise as a result of such speculation.

What makes the TMP investments unusual is that they have little to do with that speculation. The company has been investing in Adelanto and similar areas in the Inland Empire since it was founded in 1978.

TMP's previous limited partnership offerings have included a varied mix of properties in Inland Empire areas such as Adelanto, where development is likely within three to five years. The company's strategy is to specify the properties involved in each offering, pay cash for them and focus on the narrowly defined area, Passo said.

By including land in different communities and with different zoning, the company minimizes the risk of each offering. Since 1978, the company has formed 27 real estate limited partnerships in the Inland Empire. Returns to investors have ranged from 12.45 to 58.8 percent annually, Passo said.



Maverick Investors: (left to right) Scott E. McDaniel, William Passo and Anthony W. Thompson have been buying Inland Empire real estate since before they founded TMP in 1978.

Learn to Recycle

By Patricia C. Bayers

If professionals are expected to anticipate need, why have we, as purchasing professionals, generally taken a reactive stance in regard to environmental issues?

About 80 percent of what we use today is recyclable, but we recycle less than 10 percent of it. We still send most of our disposables to landfills, while our counterparts in Japan and even in the Soviet Union recycle at a substantially higher rate.

Purchasers in the United States are in a terrific position to change this situation and help make our country a leader in recycling. We can also ask our vendors to offer substitutes for toxic materials and to eliminate excessive packaging; the latter will reduce the need for recycling in the first place.

"But I'm only responsible for buying components" is a protest heard much too often.

How can we change this view?

Traditional cost analysis considers price and inventory costs, but not post-life-cycle analysis.

Many items, especially chemicals used in electronics manufacturing and assembly, cost more to handle and dispose of than their initial purchase price.

The process of changing a company's buying habits to benefit our environment -- and get substantial savings at the same time -- is relatively easy. You can start today by using a simple tool: questions -- questions that can be directed to suppliers as well as to our own engineers and managers.

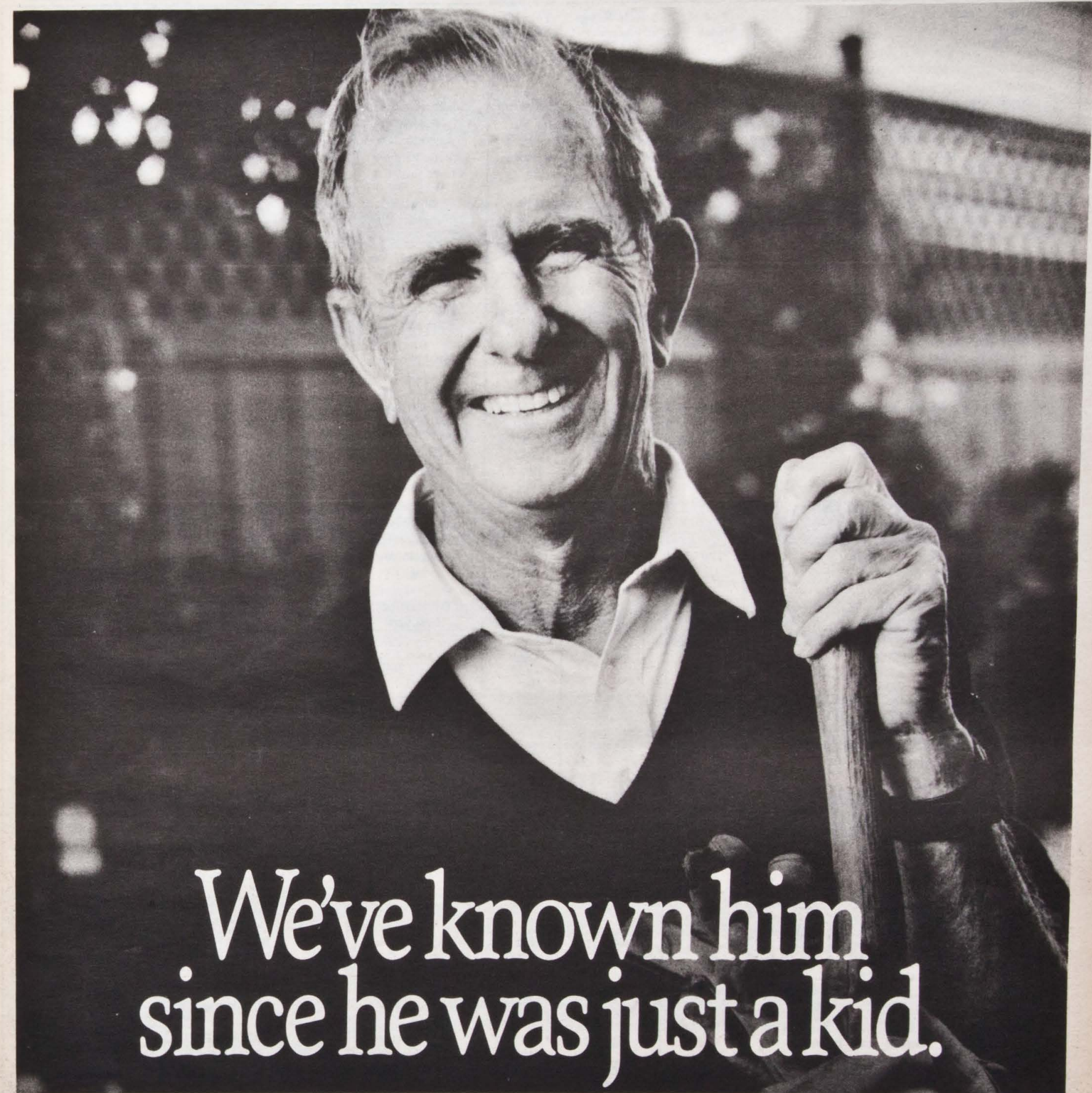
A few examples: What are the nontoxic substitutes for this material? Can this be recycled and how? Can less packaging be used? What's your electronic mail ID so I can eliminate all of this paperwork? Can I have information on re-usables so I can stop buying disposables? When will you be up on EDI?

Many of us will encounter resistance when we begin to change buying habits to become more environmentally focused. A big obstacle is the perception that environmentally responsible buying and recycling costs more than traditional procurement methods. Purchasers can change these attitudes by offering effective education in life-cycle cost analysis to the people with whom they work, and by minimizing price-only buying.

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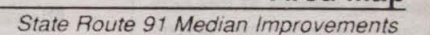
* Ranked by Total Number of Suites

NA=Not Applicable na = not available WND=would Not Disclose The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead, to the Inland Empire Business Journal, 3535 Inland Empire Blvd., Ontario, CA 91764. — Researched by Stephen Tucker

Cont. From Page 1



Lewis Homes



For Inventors Only: Taking The Idea From Concept to Market



Joseph Todd

By Joseph Todd

any. These firms can also suggest invaluable enhancements which can add utility and appeal to the product.

Some questions to review with these engineering firms include: Can the product be manufactured? (If not, obviously your idea is moot, but at least it will have cost you only \$60 to discover that important detail.) Are there any special tooling or molding requirements, and if so, what are they and what are the costs? Will the cost of getting the product to market be prohibitive? Should you consider offshore manufacturing?

Assuming you decide to continue, you should conduct a patent search. The cost of such a search is much lower than the fee for filing a patent. In addition, the patent search can provide your attorney and design engineers with useful information which may allow you to file a patent with different claims and drawings.

Before you decide to take your idea to the market, don't forget to consider the enormous cost of doing so. On the average, with a national target market, it takes at least \$1 to \$3 million to take a product from concept to market. Entering only a regional market initially would be cheaper, but would also alert the competition to a good idea -- competition which may have resources for immediate national market penetration.

Inventors often underestimate their costs and expenses by 50 percent, and overestimate their projected sales by 200 percent or more. If your funds run out, a second round of financing would be required, often in exchange for a majority interest in your company and/or a lien on your technology or idea.

So what's a poor inventor to do? In short: seek good advice; determine how much you have to spend; draw up a business plan listing steps to be taken and funds needed (see chart for details). Then stick to the plan. Oh, and remain positive.

Joseph Todd is a marketing consultant, whose firm, MarkMED, has helped hundreds of clients throughout the nation take their products from concept to market.

Teenage Mutant Ninja Turtles, high-risk needles, widgets, gadgets and thingamajigs: wherever there is a perceived need, there's always an ambitious inventor who will eventually address it. If you are one of those inventors, this article will help you develop, license or market a new product.

There are no typical groups that are more inventive than others, although economics does play a critical role. There are no markets which have a better chance of succeeding than others. A great idea always has potential, unless improperly managed. The only common occurrence, among all groups, seems to be the propensity to spend too much money, prematurely, in absence of logic and justification.

That's a shame because 99 percent of the time, significant loss is preventable.

An inventor has two options. The first is to negotiate a license with a major manufacturer and collect royalties. The second is to take an idea from concept to market. However, that can be expensive.

Regardless of which way you decide to go, always start by answering one question first: "Does the idea have any value?" (See chart, stage one.) As obvious as this may seem, I've met many inventors who filed patents, built molds and products and even ordered the Mercedes — all before considering this basic question.

As part of stage one, you should insist that everyone who sees your idea sign a Confidential Disclosure Document. However, the document does not actually offer an inventor much protection, in spite of what some patent consulting firms may say.

Though the document legally binds anyone who signs it to secrecy, large, wealthy companies have many ways of finding loopholes. Enforcing the document in court could cost you as much as \$2 million. Still, the Confidential Disclosure Document does provide some security, and your first step should be to file one with the Patent and Trademark Office.

Next, seek out expert advice on the development of your idea. In the early stages, it would be useful to have either concept drawing and/or a mock-up of your idea. Contact a top engineering and product development firm. Some of the best in the country are located in Southern California. Generally, for an hour of their time at \$60 to \$75, they will evaluate your idea, recommend appropriate molding and manufacturing processes, building materials to be considered and applicable regulatory requirements if

Taking the Plunge

Now it's decision time.

As a rule, if you choose to seek out a licensee for your idea, the value of the concept is based on a graduated scale. A drawing on a napkin has far less value than a patented idea. Each stage, from concept to market, increases the idea's worth.

Well, you may say, "I'll wait until I get my patent before seeking licensees." That's an alternative, but remember that it takes between eight months to two years to get a patent issued. Also, if there's a need in the market, there's a good chance that others may also be pursuing the same idea.

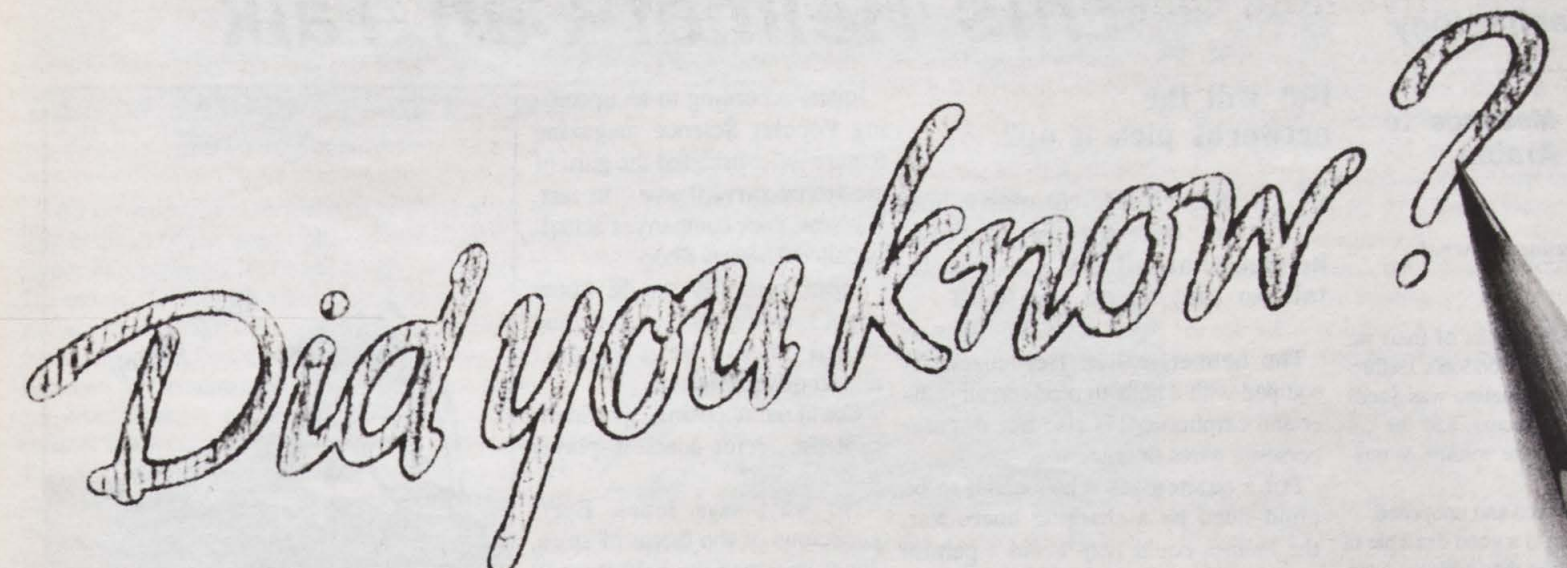
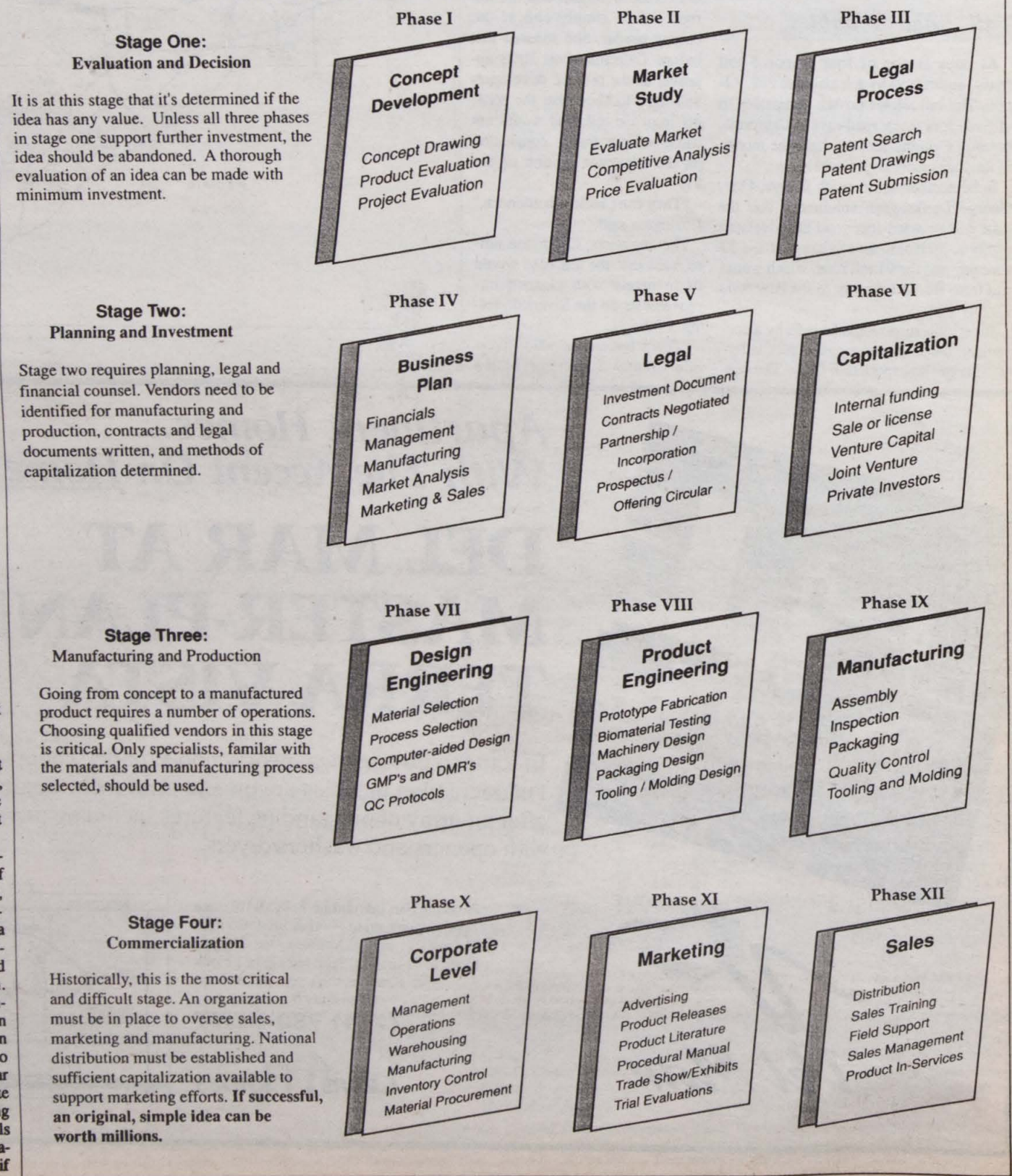
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TAKING YOUR IDEA FROM "CONCEPT TO MARKET"



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¹MCI is a registered trademark of MCI Communications Corporation. ²US Sprint is a registered trademark of US Sprint Communications Company Limited Partnership. ³Based on 5-page facsimile transmission test conducted by AT&T Bell Laboratories 2/90. ⁴Discounts are on average. Actual savings may vary according to calling patterns and monthly usage. A \$10.00 one-time sign-up charge and \$5.00 monthly service fee will be charged to your account. All comparative data based on test results as of 5/1/90.

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Desert Fax Uses Year-Old Fax Technology

Getting the Message to Saudi Arabia

By Phil Diment
The Inland Empire Business Journal

Late last month, huge sacks of mail sat for days, uncollected, in London's Hethro Airport. Their stated destination was Saudi Arabia, but no one, it seems, had the capacity to deliver the huge volume of missives.

So they sat, undelivered and unopened.

The Hethro incident is a good example of the difficulty in meeting the suddenly overwhelming demand for mail delivery to Saudi Arabia. It takes an estimated two to three weeks for letters to get to U.S. military personnel in Saudi Arabia -- if everything goes smoothly. As the mail sacks at Hethro demonstrate, that is not always the case.

It was no surprise, then, when families of military personnel stationed in Saudi Arabia began lining up at AT&T phone centers -- including two located in the Inland Empire -- in late September to fax messages to their loved ones.

In a well publicized move, AT&T began using a new type facsimile technology to speed delivery of messages to U.S. forces in the Middle East. The faxes reach their destination in about two days.

The technology AT&T is using to send the faxes is less than a year old. AT&T officials describe the technology as a global store-and-forward service offered via the Worldwide Intelligent Network.

The features of the service include automated broadcast, which can send a single fax to more than 1000 destinations with only one phone call and automatic retry, which makes repeated transmission attempts for up to six hours.

The AT&T fax service, called DESERT FAX, is free to those wishing to send faxes to friends or relatives enlisted in the U.S. military and stationed in Saudi Arabia. The faxes can be sent from more than 400 AT&T Phone Centers nationwide, including one located in Riverside and one in San Bernardino. The length of time the service will be offered depends of the volume of faxes and other related conditions, AT&T officials said.

Inland Empire AT&T Phone Centers

• 500 Inland Center Mall
San Bernardino

• 3531 A. Riverside Plaza
Riverside

This Helmet Can Talk

But will the networks pick it up?

➡ A New York company has come out with a football helmet that allows coaches to talk to players on the field.

The helmet, called Headcoach, is equipped with a built-in receiver, amplifier and earphone. It is also free of cumbersome wires or antennas.

For a quarterback who's about to be blind-sided by a charging linebacker, the helmet could help avoid a painful sack, said Frank Jones, who together with Tom Busciglio, invented Headcoach.

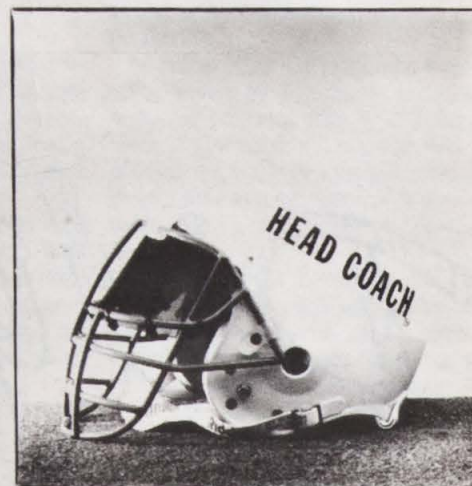
Jones, according to an upcoming Popular Science magazine feature is "considered the guru of electronic surveillance." In fact, his New York company is actually called The Spy Shop.

Jones certainly would know about avoiding sacks -- or getting sacked himself. He is a former all-star quarterback.

Could the opposing team intercept the secret coach-to-player transmission?

No way, says Jones. Ever-conscious of the threat of spies, Jones designed the helmet so all radio transmission are scrambled.

"It would take days to decipher it," Jones says.



Space Age Football Headgear: Might They Be Listening To Other Games?

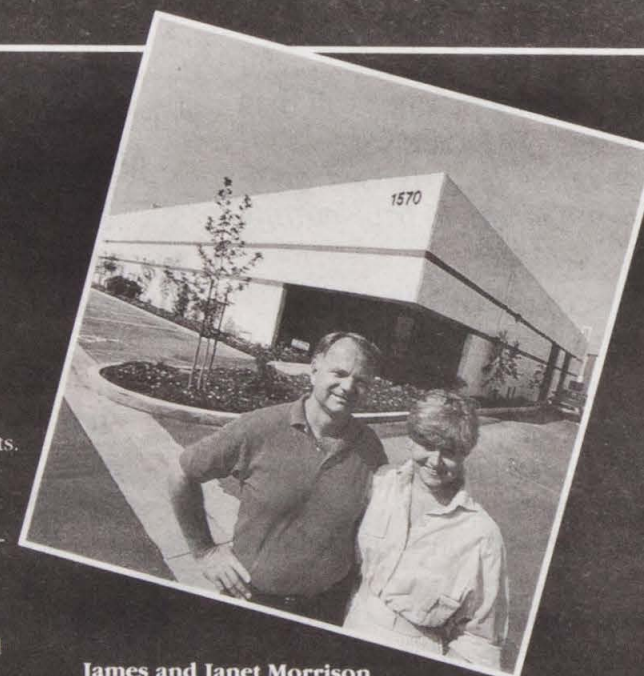
OWNER

James and Janet Morrison own their piece of San Bernardino thanks to The Money Store. The owners of Morrison Engineering recently relocated their machine and tool fabrication facility from rented space into a large new facility of their own.

The Money Store worked hard for us. They offered unmatched terms and quick turnaround on loan approval. Thanks to them we have lower monthly payments. And we own our building."

The Money Store is turning small business people from renters into owners -- people like James and Janet Morrison who found great rates, high loan-to-value ratios, quick approval and personal service on loans up to \$1 million.

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James and Janet Morrison
Morrison Engineering

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Ask for Robert Rothchild

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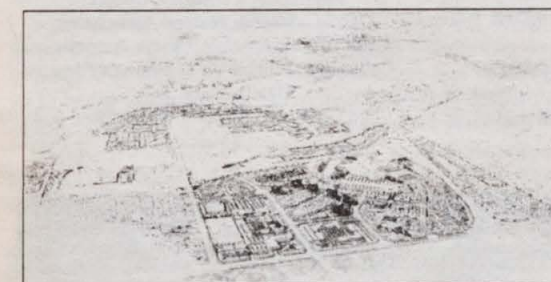
Canyon Springs Among Largest Developments

T&S Development's Canyon Springs is one of the Inland Empire's largest master-planned mixed-use developments, encompassing 900 acres at the intersection of I-215 and the 60 Freeway in Riverside. Included in the project are retail office, restaurant, medical, and hotel elements. Upon buildout, Canyon Springs will have approximately 6 million square feet of retail and office space.

The centerpiece of the project is a 2-million-square-foot regional fashion mall being developed as a joint-venture of T&S and The Rouse Co., one of the nation's leading real estate development, management and ownership organizations. Bullock's, a division of the R. H. Macy Co., California-based Harris and Gottschalks, and Montgomery Ward are the anchor tenants of the first phase of the mall, which is scheduled to open in the fall of 1992.

Canyon Springs contains three additional retail components; Canyon Springs Plaza, Canyon Springs Marketplace and Valley Springs Plaza. Completed in 1990, Canyon Springs Plaza features 412,000 square feet located on 42 acres with excellent freeway frontage. Major tenants include Toys "R" Us, Kids "R" Us, Phil and Jims, Pier 1 Imports, Homelife Furniture by Sears, Tony Roma's, The Soup Exchange, So. Cal Cinemas, Krause's Sofa Factory, Ortho Mattress, Banner Carpets, and Thomasville Furniture.

Canyon Springs Marketplace, set for completion in 1991, features 325,000 square feet on a 34-acre site at the gateway to Canyon Springs. A restaurant park including



Canyon Springs, Riverside CA

Stuart Anderson's Black Angus, El Torito, Spoons and Coco's will be the first to open. The retail center is anchored by Phar-Mor and Service Merchandise. Also included are McDonalds, ARCO AM/PM and Canyon Springs Car Wash.

Valley Springs Plaza, scheduled to be completed in 1993, will feature retail, restaurants, hotel and fast food components to take advantage of its I-215 frontage.

State Compensation Insurance Fund has broken ground on a 4-story, 108,000-square-foot district office at Canyon Springs Professional Park. This \$12-million red granite Class A office joins Riverside Medical Clinic, which opened its 68,000-square-foot facility in May and the 30,000-square-foot Community Medical Arts Building, which will open in January 1991.

Canyon Springs Freeway Office park offers 200,000 square feet of office space with access to two freeways. Tenants include Commonwealth Land Title Insurance, The Keith Cos., The Mitchell Co. and the Dept. of Motor Vehicles.

At the heart of Canyon Springs is the Canyon Springs Corporate Centre, a planned 30-acre office park featuring six corporate office buildings up to 11 stories high, a five-level parking structure and all executive amenities.

Canyon Springs Spectrum is a 275-acre multi-use light industrial business park with a planned technology research and development center. Included in Spectrum is a 40-acre, 500,000-square-foot Pepsi-Cola bottling and distribution plant

Correction:

Tri-City Corporate Park is located in San Bernardino. The business park's location was listed incorrectly in the last issue.

Moreno Valley's TownGate Provides Town Center

TownGate was designed to create a town center for Moreno Valley.

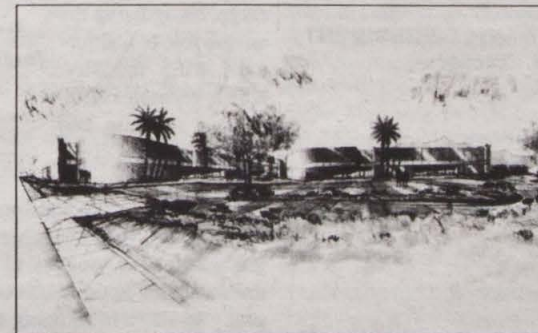
TownGate, located on the former Riverside International Raceway grounds, will be a 590-acre mixed-use, community south of the 60 Freeway between Day and Frederick streets. When complete, the development will include: a new regional shopping mall; TownGate Center, a retail shopping center; TownGate Plaza, an office and restaurant site; mixed-used commercial; as well as both high-and-medium-density housing.

TownGate Center will be one of the largest shopping centers in Riverside County when all building is complete. The 412,000-square-foot shopping center has anchor tenants including Mervyn's, Ross, Ralph's, Payless Drug Store, Edwards 8-plex Cinema, and soon will have Circuit City. There are also 24,000 square feet of restaurant pads which encompass Chili's restaurant, Del Taco, and will soon have Olive Garden, Fosters Freeze, as well as Mrs. Knott's Kitchen.

In addition to the retail uses, TownGate Plaza will have approximately 80,000 square feet of class "A" office space to be situated within the center. Scheduled to begin construction late this year, the first phase of the office project will consist of 50,000 square feet. The two-story building will be made of a steel frame, concrete and glass.

TownGate will also feature a new \$40-million regional shopping mall jointly developed by Chicago-based Homart Development Co. and the Fritz Duda Co. Developers have also begun grading approximately one million square feet of land directly adjacent to the center. In addition to creating about 3,000 full- and part-time jobs, the mall will generate \$2.5-million in sales taxes and another \$400,000 in property taxes annually.

TownGate Mall is expected to attract shoppers from eastern Riverside, Hemet, Perris, San Jacinto, the San Geronio Pass area, Beaumont, and Banning. The mall will be anchored by The Broadway, May Company, J.C. Penny, and Sears.



Johnson + Johnson's Business Center, Rancho Calif.

J + J Project Future Town Center for Rancho California

Johnson + Johnson Business Center, located in the heart of the business district of Rancho California, will be a 400-acre, master-planned business park that will serve a wide range of office, industrial, commercial and retail purposes when completed.

Winchester Road -- State Highway 79, an I-15 off ramp and the main business thoroughfare in the Temecula Valley -- will loop through the center's property, making the Johnson + Johnson Business Center the nucleus of business activity for the 97,000-acre master-planned Rancho California community.

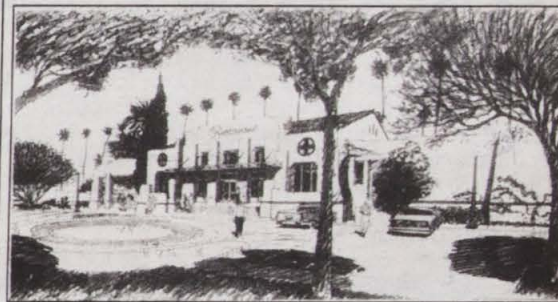
When completed, the Johnson + Johnson Business Center, located at the northwest corner of the Winchester and Diaz roads near I-15, is predicted to generate 5,660 jobs and accommodate more than three million square feet of development.

The center of the project will feature a linear park with jogging paths, picnic areas and landscaping highlighted by more than 800 trees bordering the park's perimeter. In addition, approximately 6 acres on the western hillside have been designated as open space.

One of the unique features of the Johnson + Johnson Business Center is the large number of view lots that will be offered. The elevation rises about 120 feet from the front lots to the back lots, offering vistas of the entire Temecula Valley.

Phase I of the project is an 80-acre development featuring 62 one-acre lots and is being completed in two sections. Infrastructure improvements on the first 31 lots were completed in September 1990. Phase I will include two multi-tenant industrial buildings.

Phase II consists of 120 one-acre lots on approximately 174 acres. Grading is expected to commence by the end of 1990.



The Marketplace

Downtown Riverside Expands with Birtcher's Marketplace

Birtcher Campbell Properties has begun clearing ground on the Riverside Marketplace, the largest redevelopment project ever attempted by the city of Riverside. Over the next 10 years, this mixed-use development project will transform downtown Riverside east of the 91 Freeway into a major commercial and entertainment corridor for the Inland Empire.

The proposed project area involves approximately 200 acres between the 91 Freeway, Park Ave., Third and Fourteenth streets. The development will stretch along the freeway for over a mile. The estimated price tag for the project is close to \$120 million.

Approximately four years ago Birtcher began working with the city of Riverside's Development Department and local residents to assemble the required property. In January of this year, a development agreement for the project's first phase was approved at a joint City Council/agency public hearing.

The first phase of the Riverside Marketplace involves the renovation of existing historic commercial buildings combined with the construction of retail and office buildings. The center of this 52-acre phase will be the revitalization of a park along Seventh Street in front of the old Santa Fe Station. From this area the development will branch out to its restaurants, office buildings, movie theaters and shopping.

Along the freeway between Third and Seventh streets will be the heaviest retail component of the development. In this area, the conceptual master plan has over 105,000 square feet of retail space which plans to take advantage of the freeway visibility. Plans for this area include a five- to ten-screen movie theater, a major anchor store and five restaurants. The Old Spaghetti Factory already is refurbishing the historic Sutherland Fruit Co. packing house. Opening for the restaurant is set for mid October.

The office component of the first phase will be approximately 150,000 square feet.

Editorial

Toll Road is Bad Business

We don't always agree with the Riverside board of supervisors -- and we've railed against some of their past actions in this space.

But we think that Riverside County supervisors Kay Cenicerros and Melba Dunlap are right on the mark in opposing the toll road proposed on the 91 freeway.

Dunlap told us that the real issue is the jobs/housing imbalance that exists in the Inland Empire. Sure, she acknowledges, there are not enough jobs for residents in Riverside County. It's going to take some time, though, she adds, for Riverside to correct the imbalance.

At the same time, she says, Orange County has continually failed to provide affordable housing within its borders -- that's why so many people live in Riverside County and work in Orange County.

But without Riverside workers commuting everyday to get to their jobs, Orange County employers would be severely short staffed, Dunlap says.

Meanwhile, Orange County is running out of room for prisoners and garbage -- and wants to dump those problems in Riverside.

The solution is trade-offs, Dunlap says. As cliched as it may sound, Riverside and Orange counties have to work together in some type of regional government format.

We agree.

The alternative is inter-county bickering and arm-twisting.

When Dunlap says jokingly that she'll slap a \$500-per-head toll on the heads of prisoners being transported into Riverside, she is making a point: playing hardball will not solve the transportation problems, or the garbage problem or the prisoner problem.

Sure Orange County officials are looking for a way to finance road improvements in light of repeated rejections by its voters of transportation-tax initiatives. But the solution certainly is not to tax Riverside commuters with heavy tolls -- that could reach \$2 per trip during rush hour, for the 91 Freeway alone.

Riverside voters shouldered their responsibility for clearing up the 91 Freeway congestion by passing a 1/2-cent sales tax. To punish them for being responsible with heavy tolls is patently unfair.

And Caltrans engineers' assertion that the toll road fits in nicely with planned 91 Freeway improvements in Riverside is ridiculous.

Because no matter how you look at it, Riverside County's citizens will have to pay twice -- a double whammy. All because Orange County voters have repeatedly shirked their responsibilities.

We say no to the 91 toll road. Riverside voters should not have to solve Orange County's problems.

Con: Don't Vote for Prop. 126

By Donald M. Bowman,
Executive Director
California Council on Alcohol Problems

Prop. 126, sponsored by the liquor industry, is a key component in the campaign to defeat Prop. 134, the "nickel-a-drink" alcohol tax initiative.

Prop. 126 places California's excise tax on alcohol in the state constitution. Tax rates should not be in the constitution.

California has the lowest excise taxes on alcohol in the nation. For decades, the liquor lobby has opposed every alcohol tax increase proposal before the State Legislature. Now, the liquor industry is supporting Prop. 126. Why? — in the hopes of pre-empting Prop. 134. Prop. 126 does not even bring California's Alcohol tax up the national average!

Don't be fooled, compare the two. The liquor industry lobbied the Legislature to put Prop. 126 on the ballot. Yet, 1,165,996 California voters signed petitions to put Prop. 134 on the ballot. Prop. 126 will deposit its new tax revenues in the state general fund, to be spent at the discretion of the Legislature. Prop. 134 requires that its revenues be invested in programs that address alcohol related problems, including:

- Alcohol and drug abuse education.
- Enforcement of drunk driving, and other alcohol and drug-related laws.
- Emergency and trauma care treatment.
- Alcohol-recovery and drug-abuse programs.
- Community mental health programs.
- Programs for the innocent victims of alcohol abuse, including spousal and child abuse victims.

Prop. 126 does nothing to address the negative impacts and costs of alcohol abuse to California taxpayers.

Prop. 126 does not guarantee one dollar for alcohol and drug-use education or programs impacted by alcohol abuse.

Prop. 126 ignores these facts:

- Alcohol costs California taxpayers \$13 billion annually.
- Alcohol is the leading cause of death among teenagers.
- California's emergency medical system is near collapse, largely because of alcohol related accidents and injuries.
- Approximately 33 percent of all mentally ill and homeless persons also have alcohol and drug problems.

Before voting for Prop. 126 ask yourself this question: Whom do you trust? The liquor industry, which is sponsoring Prop. 126 or the following groups which are supporting Prop. 134, the "Nickel-a-drink" alcohol tax:

- The California Association of Highway Patrolman
- The California Council on Alcohol Problems
- The California Council of Churches
- California Consortium for the Prevention of Child Abuse
- The American College of Emergency Physicians
- California Nurses Association
- The California Police Chiefs Association
- California Council on Community Mental Health Agencies
- The California Council on Children and Youth

Yes on Prop. 126

Jefferson, President
Southern California Business Association
& Los Angeles County Hotel/Motel Association

This November, the ballot will contain a simple and straightforward measure: Prop. 126, the Alcohol Abuse and Drug Education Act of 1990. Its purpose: to raise \$230 million in new revenue by increasing California's beer and distilled spirits taxes to the national average. Wine taxes would increase 2,000 percent, but remain below the national average, recognizing the unique role of California's wine industry, which generates \$500 million in state and local taxes annually.

The revenue generated from Prop. 126 goes directly into California's General Fund, where it is available to fund programs such as tougher enforcement of drunk driving laws, health care and emergency services.

According to the state legislative analyst, Prop. 134 will drain \$480 million from the general fund in two years alone!

Clearly, Prop. 126 is the one and only responsible choice. Prop. 126 adjusts California's antiquated tax rates, adds \$230 million the first full year to the state's treasury, and does not mandate spending one cent more than it raises.

This November, on behalf of the Southern California Business Association and the Los Angeles County Hotel and Motel Group, please join a growing number of law enforcement, business, agriculture, and education interests in voting for a fiscally responsible tax measure. Vote yes on Prop. 126.

Prop. 134 guarantees annual increases in funding to certain "pet projects" contained in the initiative (namely programs backed by the initiative's supporters). These funds cannot come from the alcohol tax, but rather must come from the state's general fund. The inevitable result will be more taxes for everyone and serious slashes to funding of other programs, such as police and fire protection, transportation, and other public services.

Worse yet, the annual increases mandated by Prop. 134 are allocated without any legislative review. In other words, state revenues will be handed out to these programs whether they need it or not.

In stark contrast to Prop. 126, Prop. 134 asks California's alcohol consumers to pay two, and, in some cases, two-and-a-half times more tax on alcoholic beverages than the average consumer, nationwide. And, Prop. 134 penalizes non-drinkers as well — and will continue on from now to

Inland Empire Business Journal Close-Up: Dr. Anthony Evans

"I have one of the best jobs in higher education in the nation," says Dr. Anthony Evans, president of California State University, San Bernardino.

That's no small statement for someone who once worked for the State Department as a specialist in Far East affairs. Dr. Evans served in Thailand in the State Department's economic development program and in South Korea as the Peace Corps' director of programs there. Evans was also director of planning for the Peace Corps in Washington, D.C., coordinating operations in 69 developing countries.

President of CSUSB since 1982, Evans is the second person to hold the post in the institution's 25-year history.



Dr. Anthony Evans

IEBJ: How has the university grown since you came aboard?

Evans: Enrollment has jumped from 5,000 to 12,000 students and we plan to accept an additional 1,000 students each year. Such growth requires one major new building annually. At present, we have seven new buildings approved for construction, and the campus' master plan has been approved. We hope to enroll some 28,000 students annually by the year 2005.

IEBJ: What will American university students need to know in the year 2000 if the United States is to remain competitive?

Evans: They must become more cosmopolitan and less provincial. Multilingual abilities, cross-cultural perspectives and critical thinking skills are the qualities that will be most valued in the global marketplace. Increasingly, students should take interdisciplinary majors to prepare them and the nation for international competition.

IEBJ: Are universities prepared to respond to new global challenges?

Evans: Universities change slowly. Clearly, though, many current problems require a world community response. The worldwide expansion of democracy will help us to better understand diversity and pluralistic societies. Indeed, pluralism is the defining feature of the 1990s.

IEBJ: What kind of careers seem to hold the most promise for today's university students in the Inland Empire?

Evans: Last year, our business school completed a comprehensive survey of the regional employment market, which revealed a growing need for university graduates in business, public administration and health sciences. As the Inland Empire's services and trade sectors expand, the demand for university graduates trained in sales management and in marketing/public relations will increase. Graduates with degrees in education, planning, law, computing and environmental sciences can expect to find job opportunities in the region.

Our survey indicated a need for area universities to expand existing programs in production and hotel/restaurant management, acquisition, environmental sciences, urban design, paralegal tasks, law enforcement and labor relations. Other applied majors that will become more popular include health care administration, social work, counseling, industrial technology and related technical fields.

IEBJ: What will a college education with a business major be comprised of in the year 2000?

Evans: Changes I anticipate over the next decade include a renewed emphasis on the human component in organizations and increased applications from advances in psychology, sociology and anthropology.

IEBJ: How is CSUSB positioning itself for the year 2000?

Evans: Our academic planning often resembles planning in the corporate world. We identify those programs in which we have particular strengths and which are in heavy demand. Then we beef up those areas.

For example, our teacher education program, the third largest in the state, has attracted outstanding faculty from throughout the country. In education as well as in business and public administration, we have offerings at sites throughout San Bernardino and Riverside counties. Our satellite campus in Palm Desert enrolls 700 students meeting the need for a four-year public education in the lower desert. All of our majors can be completed during the day or the evening with no difference in quality.

IEBJ: How does the university interact with the business community?

Evans: Our professors often serve as consultants and advisors to business. Sometimes classes or supervised groups of students take on special projects at a low cost to business.

Formal links with the business community include both the university's Institute of Applied Research and Policy Analysis and the Inland Empire Management Center, both of which offer a variety of professional services. Employees at General Dynamics in Rancho Cucamonga are enrolled on-site in an advanced program in quality control and in an undergraduate program in management.

We work also with business groups, such as realtors, developers and insurance professionals, to expand our curricular offerings and produce seminars as interest arises.

IEBJ: What are the demographic trends in terms of present and future student populations at Cal State, San Bernardino?

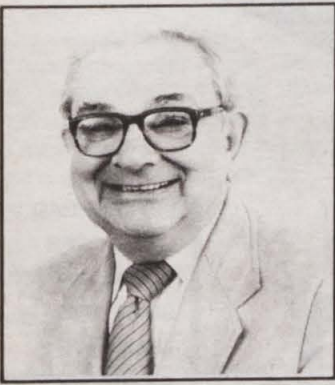
Evans: Women are now a majority at CSUSB. Their numbers, in relation to men, will continue to increase. Minority enrollment, which currently exceeds 25 percent, will inch up throughout the decade.

We believe that California's future economic prosperity requires a diverse and well-educated work force. Our university will play a major role in educating such a work force for the Inland Empire.

IEBJ: What development is planned for CSUSB?

Evans: The seven approved new buildings will double the amount of space on campus and include facilities for humanities, student services, student union activities, business, computer science, the library, health and physical education, visual arts and extended education. Because state legislators wish to maximize the use of existing campuses before building any more new campuses, CSUSB and the Inland Empire are benefiting directly.

The Inland Empire's Coming of Age



George E. Brown, Jr.

By Congressman George E. Brown, Jr.

...tainties--such as a possible recession--which loom on the horizon, we also have some immediate problems to cope with.

Although the population of the Inland Empire has grown astronomically over the past decade, the number of new jobs in the area just hasn't kept pace. We continue to have a considerable imbalance between employment and housing. In the parlance of SCAG, the Southern California Association of Governments, we're talking about jobs/housing ratios — which for places like San Fernando Valley, Santa Monica, Central Los Angeles and Northwest Orange County are well over 1.3 local jobs per household. For most of our area, however, the jobs/housing ratio remains 30-40 percent lower than that, at about .8 jobs per household.

One of the most important goals in improving the quality of life in our area is to bring more jobs to where the people are. The jobs/housing imbalance in our area takes its toll in more ways than just the obvious one of people having to spend too many of their waking hours commuting. One can make a very persuasive case that commuting contributes to the number of latchkey children who are vulnerable to drug and gang influence, increased marital tensions, and a decline in volunteerism because people lack the time to give to their communities.

Improving the jobs/housing ratio is also an important goal for helping tackle air pollution. The South Coast Air Quality Management Plan highlights the importance of achieving a better jobs/housing balance within all of the sub-areas within the district's jurisdiction. Less commuting means fewer cars on the roads, reduced automobile emissions and cleaner air — all of which are important goals for us as a community.

It's a natural progression for business growth to lag behind residential growth in new areas. Some areas remain bedroom communities forever. Fortunately, that does not appear to be our fate since we are blessed with a number of attractions that are helping to lure employers, such as a large working age population, open land, available and reasonably priced office space, excellent education resources, and a variety of transportation systems — including an international airport, rail lines, and major freeways.

The high rate of leasing activity in the Inland Empire last year is one indicator that jobs are indeed coming to our area, but we need to keep working at it. This takes a coordinated effort between the business community and their local, state, and federal officials. On this point, let me address a couple of projects in particular: Norton Air Force Base and relocation of the Space Systems Division. Both serve as perfect examples of how we can work together as a community to achieve a better jobs/housing balance.

At Norton, we face two real problems: one is to protect as many jobs as we can; the other is to make sure that we create more, higher paying jobs on the Norton property than we have there now. This is no small task, and the transition will be difficult for many, many families, but I think we are moving along as well as can be expected.

Let's look at the first of those points: protecting as many jobs as we can. The principal focus here has been keeping the Ballistic Systems Division and its several thousand jobs in San Bernardino. As you know, I have taken a strong stance against the Air Force's plan to move BSD. In the past two months I have succeeded in getting language into both the House Appropriations and Authorization bills which would block any movement of BSD, since such a move would be a direct violation of the recommendations of the Base Realignment and Closure Commission. Those recommendations have the force of law.

In terms of bringing new jobs into the area, our central thrust has been the Lockheed agreement at Norton and the relocation of the Space Systems Division from Los Angeles. Lockheed's aircraft maintenance facility is on track and could lead to nearly 1,000 jobs. The Lockheed facility could be just the beginning of a major aircraft maintenance and refurbishing center at Norton. With the increasing age of our passenger aircraft fleet, this is a rapidly growing field. The local business community, working with the Inland Valley Development Agency, should aggressively promote Norton as an emerging West Coast hub in the aircraft maintenance business.

This could complement other uses for the base, such as light industry and commuter airline operations.

The only potential obstacle to Norton's development is environmental contamination at the base.

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Former Ram Joins Local Brokerage Firm

"Football was great," but it's time for a change, says Thomas Henley

"All I thought was to scramble...reach the end zone..."

By Teresa M. Powell
Special to the Inland Empire Business Journal

"It was a tough catch at a critical point in the game against the Denver Broncos, but when I made it, I spiked the ball and my team rushed over. Everyone was jumping, hugging and screaming. It was a great game. It was one of those rare touchdowns when people don't expect you to catch the ball," says Thomas Henley, looking back on one of his prime moments as a wide receiver for the Los Angeles Rams.

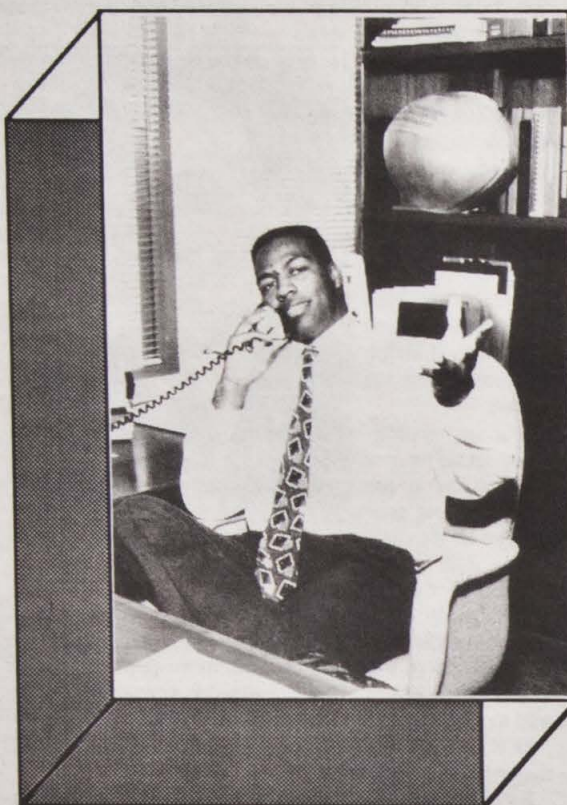
For three years, Henley had been blocking, catching passes and scoring touchdowns. In July of this year, he resigned from football and joined Cushman & Wakefield commercial brokerage services in Ontario.

Henley started playing football more than 16 years ago. He was a star player at Damien High School and continued to play while attending Stanford University where he was an All-Pac 10 player. After four years at Stanford, having earned a degree in engineering, Henley was drafted into the National Football League, where in addition to the Rams, he played for the San Francisco 49ers. Although Henley loves football, he decided it was time to approach a new end zone. "I enjoyed playing, but I'm comfortable with my new career deci-

sion," he says.

During his first week at Cushman & Wakefield, Henley received calls from three professional teams wanting him to play for them in the 1990-1991 season. He turned them all down.

Thomas realizes it will be a tough transition from the NFL to commercial real



estate. Henley sees many similarities in his two professions. "In both, you must pay your dues to get to be successful. You have to prepare yourself for the 'big one,' work in the off-season and practice, practice, practice."

Henley's interest in real estate began when he was still playing football. He attended night school after practice and obtained his broker's license in 1989. "I enjoy dealing in real estate and thought it would be a great opportunity to use the innate skills I learned in sports: competitiveness; self-motivation and a stringent work ethic," he says.

Henley's goal is to become the No. 1 producer in Cushman & Wakefield's Ontario office and ultimately the best in the Inland Empire.

"Real Estate and football are similar in terms of the qualities one must possess to be successful," Henley says. "I think I have those qualities, and I'm at an advantage. I always strive to be the best."

A resident of Upland, Henley chose the Inland Empire area to take advantage of the region's "excellent growth opportunity" and remain close to friends he made while in football.

"Football was a great experience. I was able to establish many good friendships with team players and people throughout the country, and I look forward to doing the same as a real estate broker."

Henley comes from a family of football players. His brother, Darryl, is currently with the LA Rams as a defensive back. His youngest brother, Eric, is an All-American receiver at Rice University in Houston.

estate. He currently spends much of his time on the phone, canvassing and cold calling to gain a position in the marketplace. "Sure, it's hard," he says, "but I can relate back to football and remember what I had to go through to get to the professional level. I have the background and education to be successful -- I'll do it."



Dear GB

By Guy Baker

This month the Business Journal begins a new column dedicated to answering questions which often trouble owners of closely held businesses and their employees.

The purpose of the column is to solicit questions from around the Inland Empire and share the information for everyone's use. So, readers, if you are troubled about personnel issues, hiring practices, compensation, cost of living increases, merit raises, bonus or stock option plans, business continuity, estate planning and charitable giving, write to:

Dear GB

Guy Baker

C/O The Inland Empire Business Journal
3401 Centerlake Drive #620
Ontario, CA 91764

Dear GB:

My employer recently offered all of his employees a chance to pay their health insurance premiums through a payroll reduction plan. I would take a cut in pay and my employer would place the money into an account for my exclusive use. Is this legitimate and can I pay any other benefits with this fund?

--STUMPED

Dear Stumped:

Absolutely! This is often referred to as a "Cafeteria Plan," a "Flexible Spending Account" or a "125 plan" (Referring to Internal Revenue Code Section 125). You may reduce your gross pay by a stated amount, or a percentage. This money is placed into a fund used for paying health insurance premiums, medical deductibles and co-payments not covered by your insurance plan. All you have to do is present a bill for reimbursement.

The advantages are obvious. While you are unable to deduct these same expenses against your ordinary income, by participating in a 125 plan, the payments are made pretax. The down side is that if you don't spend all of your account, the funds revert back to the employer at the end of the year.

If you haven't signed up for this valuable benefit, you certainly should, however, you may have to wait until the next enrollment period.

Dear GB:

We have been asked to change our current health insurance plan from a full indemnity plan to a self-insured program. The agent has demonstrated a 30 percent cost savings. Most of this comes from not having to pay premium tax and other expenses to the carrier. Should we look at this plan more closely?

--OVER INSURED

Dear insured:

Self-insured plans and partially self-insured plans may be hidden time bombs waiting to explode. You need to carefully select the stop-loss carrier and read the contract. When you offer health insurance, you as the employer, are assuming the responsibility for the payment of claims. By insuring with an insurance carrier you are in essence passing the risk to another entity besides your company. This is very smart.

But if the carrier reneges on the coverage, or goes out of business, then your company becomes stuck with the liability. Medical claims can totally destroy a company. A real problem to watch out for is the low-rated, financially unstable health carrier offering stop-loss coverage for these plans. You may find your coverage here today and gone tomorrow.

Demand a copy of the contract. Have your attorney read the fine print and ask for financial information. Make sure you understand the terminal funding liability. There may come a time when you decide to abort this plan. What will it cost to shift coverage to another carrier? You don't want a big surprise.

If you want my opinion, self-insurance plans should be reserved for the very wealthy company which can afford the risk. Even then, I think a company should have at least 1000 employees before considering this as a cost-savings tool.

Dear GB:

My wife is a foreign citizen. I just heard that if I die and leave my estate to her, the government will tax her immediately and not give us the unlimited marital deduction. Is this true, and how can I beat this law?

--EUROPEAN SPOUSE

Dear Spouse:

You heard correctly. The IRS discovered that non-U.S. spouses could take their largess, flee to another country and escape estate taxes in total. The result was a Qualified Domestic Trust. This trust is the irrevocable beneficiary of your bequest to your wife. She is able to use the income and tap the corpus according to fiduciary standards, but cannot take the corpus offshore.

You should see a good tax attorney and make sure you have adequately covered these rules. The result could be significant; estate taxes can be as much as 60 percent. It is worth doing a little planning to avoid paying too much too soon.

Dear GB:

I recently was told by my tax attorney that my family would have to pay income and estate taxes on the assets in my pension plan. I am 55 and have more than \$1 million in the plan. What can I do to minimize this tax cost?

--OVER FUNDED

Dear Funded:

Your attorney is right. Under the new tax rules, proceeds from any retirement plan are subject to income taxes upon distribution.

If you include the excise taxes of 15 percent for distribution above the maximum limits, your total marginal tax rate could be in excess of 85 percent of the value of your account. Obviously, there is no point in accumulating more money in this account.

A strategy which deserves your attention

is to annuitize your benefits now and start taking early distribution from your plan today. Even though you are only 55, you can avoid the 10 percent premature distribution tax by taking the payments in equal installments. Even though you would like to avoid all taxes, the IRS has determined that the pension system has been abused and has made the taxes on qualified plans confiscatory. Talk to your attorney about taking your money now.

Dear GB:

I recently read that my life insurance which is payable to my corporation is taxable if I die. This is a shock. I always thought life insurance proceeds were income tax free. Now I'm told if I remove my insurance from the corporation, I have to buy it out with after-tax dollars. What happened?

--NEED ALTERNATIVE
See Next Issue for answer.

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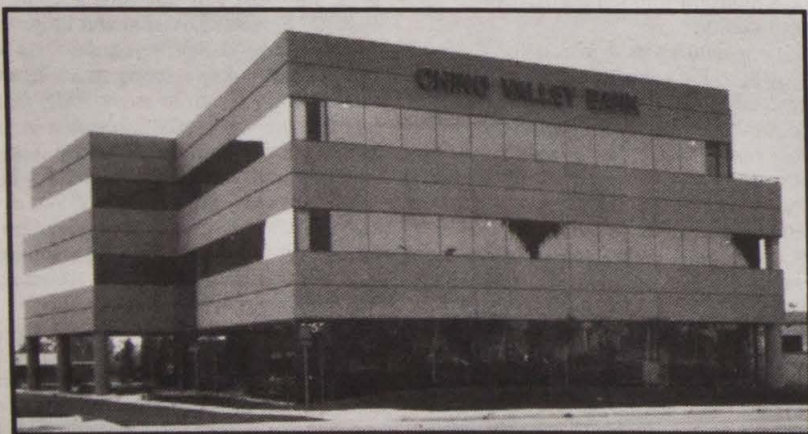
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Chino Hills Sets its Sights on Cityhood

Chino Hills. Nestled between the cities of Chino, to the east, and Diamond Bar, to the west, this thriving community of nearly 50,000 residents has recently launched an effort to join the ranks of an increasing number of Inland Empire communities in achieving the status of cityhood.

With the kick-off of an incorporation campaign in May to last week's hiring of a consultant to conduct a detailed, financial feasibility study, the drive for cityhood in Chino Hills is rapidly gaining the support of community leaders, businesses and residents. (The feasibility study, expected to be completed in November by consultant Deloitte Touche, will provide the basis for actual determination of Chino Hills' financial solvency.)

"The momentum behind this [incorporation] effort is dazzling," reported Doug Sparkes, a resident of Chino Hills and chairman of the Chino Hills Incorporation Committee (CHIC). "Supporters have realized that self-determination through incorporation can provide numerous benefits, including dictating service levels, instilling a lucrative commercial base and channeling money into the necessary infrastructure for our community."

Incorporation, however, will not come easily for those behind the drive for cityhood. The city of Chino has recently launched a counter-effort to annex this 31-square-mile area of rolling hills in southwestern San Bernardino County.

"Chino depends on the Hills for their retail and user fees," stated Sparkes. "If Chino had its way [annexation], all funding vehicles would be absorbed by the city."

Currently, the community of Chino Hills, which has a projected population of 80,000 at final build-out, is funding 53 staff positions and generating approximately \$75 million in annual revenue from numerous assessment districts and developer fees in the community.

While in recent years, Chino Hills has become the most sought-after and fastest-growing area for move-up housing developments in the Inland Empire, it also offers ample opportunities for commercial developers as well. With prime, commercial land adjacent to a freeway corridor and a residential population of mostly professionals anxious for retail and service-oriented industries to move into the area, commercial development in the Hills is also on the rise. Moreover, while the city of Chino's efforts to attract a substantial tax base has resulted in several industrial developments, Chino Hills is banking on the hopes of attracting more high-tech industries to take advantage of the area's predominantly white-collar work force.

This demographic difference which segregates Chino and Chino Hills has quickly become a source of tension between the two communities.

"Chino has accused us of harboring an elitist attitude — basically, it stems from the socioeconomic difference between the two areas," claimed Sparkes. "Those of us who reside in the Hills have moved here to maintain our chosen lifestyle. We shouldn't have to be apologetic for it."

According to Sparkes, Chino Hills' unique identity has been determined by the rural character of the area. The Chino Hills Specific Plan, adopted in 1982, is the first of its kind in the State of California

utilized as a vehicle for providing a comprehensive strategy similar to new town planning.

"The village concept which is in place in the Hills [there are eight villages], stands alone. Because of our village concept — which might be best compared to Irvine in its early stages — community participation is encouraged and an innovative approach to land-use planning is maintained," reported Sparkes.

While Sparkes and the other members of CHIC work to publicize and gain support for their incorporation effort in hopes of putting it before the voters in a November '91 election, observers expect the City of Chino will continue to attempt to convince community leaders and businesses that annexation, not incorporation, is the solution.



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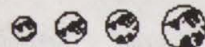
Some Things Don't Add Up....



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held in New York's Central Park

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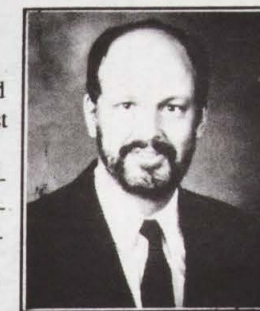


PEOPLE PLACES & THINGS

First Local Infertility Practice Opens

Dr. Bert J. Davidson has become the first and only board certified infertility and reproductive endocrinology specialist to open a private practice in the western Inland Empire.

In addition to his new practice, based in Upland, Davidson has been appointed director of infertility and reproductive endocrinology services and director of the In Vitro Fertility Program for San Antonio Community Hospital.



Bert J. Davidson

Valley Business Credit's Local Office Relocates, Changes Name

Valley Business Credit recently renamed its Ontario small business lending center Caliber Business Credit. Caliber is a small business lending office that specializes in small- to mid-size Small Business Administration loans. Caliber is a division of Valley Bank of Nevada, a \$3.1-billion commercial bank headquartered in Las Vegas.

Joanna Bruno, who has 20 years experience in SBA lending, was appointed vice president and manager of the Ontario office.

Construction Begins on Rancho Cucamonga Business Park; Major Restaurant Supplier Takes Space

Ground has been broken on the Mission Vista Business Park, a 421,550-square-foot business park located in Rancho Cucamonga. The project contains five single-story buildings ranging in size from 28,000 to 174,000 square feet. Building one is a 132,550-square-foot build-to-suit distribution facility for Proficient Foods Co. International, a distributor of food and service supplies to the Denny's and El Pollo Loco restaurant chains.



State Compensation Insurance Fund Building In Moreno Valley Starts Construction

Ground was broken recently on an office development for the State Compensation Insurance Fund, which is expected to be completed in August, 1991. The 108,000-square-foot four-story office facility will provide parking for 467 cars when complete.

Snyder-Langston's Riverside office is developing the project. The architect for the project is Newport Beach-based Landon and Wilson.

Water Districts to Share General Manager

The Beaumont-Cherry Valley Water District will share its general manager, Chuck Butcher, with the Cabazon County Water District on a temporary basis. The Cabazon agency has been without a manager since the resignation of Jay Smith in July.

Birtcher to Build Center in Rialto's Enterprise Zone

Real Estate developers Ron and Art Birtcher have purchased a 32-acre site in the Agua Mansa Enterprise Zone in Rialto and plan to build a \$15-million center totaling about 500,000 square feet.

Pomona First Federal Announces New VP

Pomona First Federal Savings announced the election of Chip Hovdey to assistant vice president. Hovdey, who resides in Riverside, also serves as treasurer for the Montclair Chamber of Commerce.

The Pomona S&L also promoted Douglas G. Wagemann to vice president. Wagemann came to Pomona First Federal in 1984 as an administrative trainee and served consecutively as assistant branch manager for the Claremont, Indian Hill and Upland Offices.

Cumberland-Swan to Relocate/Expand

Cumberland-Swan, Inc., with manufacturing facilities located in Smyrna, Tennessee and Rancho Cucamonga, announced plans to expand and relocate its California operations. The company's new \$3.5-million facility, consisting of 70,000 square feet, will be located in the State College Industrial Park in San Bernardino.

Cumberland-Swan's San Bernardino operations will include highly automated manufacturing operations for a variety of over-the-counter health and beauty care products. Employment is expected to reach between 75 and 100 by late 1991.

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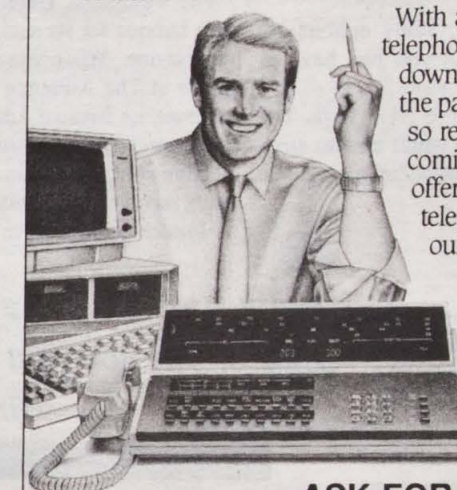
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Weekend Time Out

ESCAPE to NEW YORK

Just imagine swimming in a hotel pool right on Fifth Ave. or enjoying a tasty barbeque right on top of the world. Doesn't sound like something one would do in New York, right? Wrong.

You can be in the heart of the Big Apple and close to all the hustle and bustle, but still enjoy relaxing activities. How about finding a friendly hotel whose owner personally greets you and remembers your name. A welcome smile can be just the sort of personal touch you want when visiting the Big Apple.

Better yet, have a driver greet you at the airport and deliver you to the elegant Garden City Hotel only 20 minutes away. This hotel is nestled in a picture-perfect countryside setting, yet close enough to Manhattan for an easy day trip.

If this sounds impossible, it isn't. Many options are available to New York visitors, but you just have to know where to find them.

October is a perfect time to travel to New York. The summer heat is over and the cool fall winds are just starting to blow. Consider visiting the following places, and you won't be disappointed:

THE PENINSULA HOTEL

This place has everything! You may have missed their traditional outdoor barbeque, which is served on the 23rd floor during July, August and September, but mark it down for your next summer visit.

The chef actually barbeques such items as chicken, porterhouse steak, tiger prawns, corn on the cob, etc. One of the best-kept secrets in New York is the Peninsula barbeque, held "weather permitting," Tuesday through Saturday from 6:30 to 9 p.m. Reservations are a must since this is an intimate barbeque with only about 10 tables.

The 23rd floor patio is also open later for drinks. Relaxing under the stars and gazing at the beauty of the New York skyscrapers is just plain romantic. If it gets a bit chilly during the rest of the season, the enclosed Pen-Top Bar is also open. As a guest of the Peninsula Hotel, you can also enjoy the floor below which unlocks another secret treasure — the spectacular Peninsula Spa and ultra-

modern health club. Just as the bar above, the swimming pool area and exercise room overlooks all of Manhattan. The Spa includes a 17-foot-by-42-foot indoor pool, aerobics studio, an exercise room with all the modern trimming machines, a lounge and dressing room areas, built with mahogany and marble. Sauna, massage and supervised spa programs are also available.

Six elegant banquet and meeting facilities are available to the businessperson, including, of course, a complete range of audio visual equipment.

The Peninsula Hotel is also famous for its sumptuous cuisine. When you dine either at The Adrienne Restaurant, Le Bistro d'Adrienne or the Gotham Lounge, you can expect a tasty gourmet meal. The introduction of executive chef, Gray Kunz, has made Adrienne's one of the most recommended restaurants in New York. His kitchen is French with touches of the Far East. The food is so



The Famous Monkey Bar of the Hotel Elysee as depicted by an artist.

Many options are available to New York visitors, but you just have to know where to find them.

THE GARDEN CITY HOTEL

If you travel to New York and want to stay close to Kennedy Airport and Manhattan and prefer the rural and tranquil surroundings of Long Island's "Gold Coast," you might want to consider the Garden City Hotel.

The recently rebuilt hotel is a combination of old and new world splendor. It has been a favorite hotel for many local Long Islanders, including superstars Bob Hope, Tina Turner and Julio Iglesias. They seem to like the quiet, peaceful setting of the hotel. The lobby is just beautiful. High crystal chandeliers, pink marble, comfortable French provincial furniture tastefully surround the arriving guests.

There are 280 guest rooms in The Garden City Hotel. Some of the best spots at the hotel are the 12 separate meeting rooms ranging in capacity from 10 to 600. All have windows, which complement the atmosphere of any meeting.

Most locals come to the Garden City Hotel for its food. The Friday night seafood buffet and Sunday brunch buffet are the most popular. Lobster, shrimp, veal selections are endless. Reservations must be made well in advance.

Down the hall from Polo Grill, where the buffets are served, is Giorgio's, a premier Northern Italian restaurant. After dining, it's fun to dance at the G Club which features contemporary dance music with all the colored lights and visuals — the works.

The hotel provides a 32-foot indoor pool with poolside menu. Whirlpool, sauna and gym equipment are also available. Massages can be provided by appointment.

Not to be outdone by the Elysee, the Garden City Hotel has its own proud historic background. Lindberg spent the night there before his historic flight to Paris, anxiously watching the weather from his hotel room window. Clarence Chamberlain, who with C.A. Levine were the first to fly non-stop to Germany and Admiral Richard E. Byrd, the polar explorer, were guests.

The Garden City Hotel (the only 4-star hotel on Long Island) is located in Garden City, Long Island, New York. The hotel's phone number is (800) 547-0400.

New York is my kind of town, and, I hope, it becomes one of yours also!

— By Ingrid Anthony

original and flavorful, that the *Inland Empire Business Journal* will be featuring the hotel's restaurants in an upcoming Restaurant Row column. Be sure not to miss it. The food is outstanding!

There are 250 luxurious and spacious rooms at The Peninsula. The hotel belongs to the Peninsula Group, which will open a new hotel in Beverly Hills in 1991. Claimed as the "Best Addressed Hotel in New York," it is located at 700 Fifth Avenue at 55th Street. Call (800) 262-9467 for further information.

HOTEL ELYSEE

Want to feel completely comfortable, relaxed, and have a "home away from home" in New York? Then visit the Hotel Elysee. Mr. Leon Quain, the hotel owner, personally greets guests and loves to chat with everyone who walks through the door. He always remembers his past guests and appreciates his loyal patrons.

This place definitely has character — or maybe even characters depending on your definition. Many celebrities have stayed at the hotel, including, Ethel and John Barrymore, Lillian Gish, Paul Douglas, Joe DiMaggio, Vladimir Horowitz, Harold Robbins, Sidney Poitier and Marlon Brando. Rumor has that Tallulah Bankhead wouldn't have stayed anywhere else.

On a sad, but historic note, the Hotel Elysee was the last home of Tennessee Williams. On Feb. 25, 1983, he died at the Elysee — a proper place for a genius to have made that his last home.

The hotel has 110 rooms. Each one is really special, and no two are remotely alike. Some are modern, others Japanese and few are British. Each has its own name: the Harlequin, the Granada, and one is called the Sayonara Room for Marlon Brando. Character, yes indeed!

The famous Monkey Bar is housed in the Hotel Elysee. Upon entering the bar, surrounded by chimpanzee murals, you can easily visualize the fun times the bar's famous clientele must have enjoyed. Mel Martin and Ellen Kaye have been performing at the bar for years.

Across the lobby, is the Pisces, a bright and upbeat restaurant featuring seafood. A mural of the Adriatic en-



The Stated Elegance of the Peninsula Hotel

Recycling is Good Business

By Gwenn Norton-Perry

Recent research has indicated each office worker throws away an average of one-half pound of recyclable paper every day. This figure is further amplified when you consider that paper and paper products account for about 36 percent of the United States' solid waste stream. (To determine the amount of recyclable paper circulating throughout your business on an annual basis, use the following formula: [# employees] X .5 lbs. X 240 working days divided by 2,000 lbs.)

Since businesses have the highest percentage of paper waste — approximately 74 percent in offices and 87 percent at banks and insurance companies — many environmentally-conscious businesses have realized that recycling must become a standard approach for managing waste. While such waste-management practices are voluntary in most business communities, proposed legislation which would mandate recycling and waste management programs is just around the corner.

Assembly Bill 939, which was passed last year, is one such government mandate. It requires cities and counties to divert, through source-reduction recycling, at least 25 percent of the waste stream by 1995 and 50 percent by the year 2000. Although each municipality can adopt its own ordinances to maintain compliance with this legislation, it seems as though curbside recycling for residences will be just the tip of the iceberg. Considering the amount of paper generated by businesses, it appears obvious who will become primary targets for compliance with the mandates . . . local businesses.

Whether businesses choose to begin their own waste reduction program on a voluntary basis — or when mandated by legislation—is their own prerogative. However, those businesses that position themselves to be in compliance with potential forthcoming legislation will not only have an easier transition changing their daily office habits, but will also reap many benefits which extend beyond the business to their community. These include recovery of our natural resources, longer landfill life, energy savings and pollution reduction.

Furthermore, businesses which begin waste management programs can actually earn revenue from their recycling efforts. Although prices fluctuate, the current price per ton for separated, recyclable office paper is \$150 for computer paper; \$60 for white ledger paper; and \$30 for colored paper.

If your businesses are interested in starting a waste management program, there are several factors you should consider, including a characterization of your current office waste; an examination of your current waste management system; a review of recycling and recovery options; an economic analysis of your selected program; and overall administration and monitoring of the program. Start-up costs for establishing a recycling program at your office will depend entirely upon the structure of the program.

For example, I recently started a waste management program within my company involving virtually no start-up costs. My involvement included establishing locations throughout our corporate facility for placement of 32 gallon containers designated for recyclable products and publicizing

the recycling program to our employees through internal correspondence. A contract was established with a recycler who placed a locked bin in our outside trash area specifically for recyclables — once the bin is full, the recycler will then pick up the materials and pay us for recyclable materials received. Some businesses with more complex, waste management programs distribute containers to each employee which can be placed on his or her desk. Employees then empty their personal containers into the larger containers located throughout their facility.

In establishing an office recycling program, you must also determine which recycler will take the paper. (Several recyclers are listed at the end of this article.) While some recyclers provide free pick-up, others have varying fees for their services.

In addition to office paper, other items which can be easily recovered within your company include newspaper, aluminum cans, glass and cardboard. Depending upon the size of your company, a recycler may also pick-up these items or provide you with suggestions on transporting the material to recyclers.

Along with a recycling program, there are numerous source-reduction practices your company could begin. Typically, these include purchasing recycled paper; making double-sided photocopies; using routing slips, rather than producing several copies of internal correspondence; and writing rough drafts on the unused side of discarded paper.

For every ton of paper your business recycles, you will keep 60 pounds of pollutants out of the atmosphere; eliminate three cubic-yards of waste; and save 7,000 gallons of water and 17 trees. Take a look into beginning a waste management program for your business, you'll not only save trees, space and energy, but you'll save money as well — and that's good business.

Gwenn Norton-Perry is director of public relations for J.F. Davidson Associates, Inc., a full-service engineering and planning firm headquartered in Riverside with regional offices located throughout the Inland Empire.

Office Paper Recyclers

- A-1 Upland Recycling**
1248 W. Ninth
Upland, CA (714) 982-1044
- Central City Recycling Center**
21516 Main
Grand Terrace, CA (714) 781-9301
- Dalton Enterprises**
929 E. South St.
Anaheim, CA (714) 635-2181
- Inland Paper Stock**
777 W. Railto
San Bernardino, CA (714) 884-8672
- Main Street Fibers**
300 E. Main St.
Ontario, CA (714) 391-4402
- Pomona Paper Stock**
1430 W. 2nd St.
Pomona, CA (714) 622-2076
- Ranch Metal & Supply**
41400 Date
Murrieta, CA (714) 677-8586

Restaurant Row

A Wine and Food Survey by William

This column is written for the business person who finds travel a necessity, as well as for those who believe that eating a fine meal with a very pleasant wine is a reward of travel and even life. Each month we shall comment on different restaurants, in the various cities that, I believe, are most often visited by business persons from the Inland Empire. These restaurants are chosen strictly on merit. All restaurants were personally visited. I plan to offer you brief surveys, in lieu of long reviews.

John Ash & Co.

Since he opened his restaurant in 1980, John Ash has been dubbed "one of the 25 hot new chefs in America" by Food and Wine Magazine. This accolade echoes the sentiments of diners who have savored Ash's cooking.

Ash responds to the lavish praise with modesty: "I'm just a refugee from the corporate world."

His cuisine, however, says otherwise. Consistently artistic and inspired, it features the freshest bounty from Sonoma's boutiques, farms

and innovatively revised recipes from all over the world.

"America is a mix of all people," Ash says. "So is my food."

"California cuisine means using flavors and techniques from various ethnic recipes to create food that is fun, different and alive with flavor," he adds.

To achieve this, Ash calls on his training, which includes a degree in art along with culinary schooling in La Varenne, Paris and London as well as at Cordon Bleu and City College of San Francisco.

His wine list, included in The Wine Spectator's "100 Best in America" category, offers nearly two dozen selections by the glass.

"America is a mix of all people. So is my food."

— John Ash, Ash & Co., Santa Rosa



What: John Ash & Co.
Where: Vinters Inn, Santa Rosa, Calif.
Phone: (707)-527-7687
Reservations: A MUST

Sheraton Riverside

Catering to Groups of All Sizes.

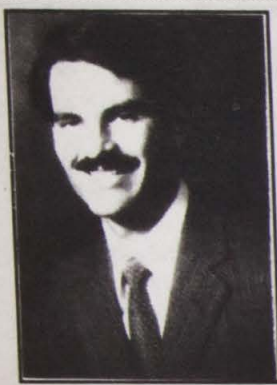
Trust your next meeting to Riverside's first class, full service hotel. ■ From executive retreats in our private boardrooms to grander functions in our 2,000 sq. ft. ballroom. And, of course, there's the 92,000 sq. ft. Riverside Convention Center right next door for those really big events. ■ So next time you're planning a function from 5 to 500, let us cater to all the details that add up to your success.



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??? Answers For The Inland Empire ???

The Business Journal posed the following question to Inland Empire leaders: Considering the recent state budget cuts, how can the trauma and emergency health care systems be saved from possible collapse in Riverside and San Bernardino counties?



**Greg Bishop,
Trauma Care Consultant**

The solution for trauma centers in the Inland Empire is to assess their situations and work together with other trauma centers on a state, county and national level. There are a variety of solutions available including auto insurance reform, fair payment formulas in Medi-Cal and the establishment of a special fund to pay for indigent trauma victims, funded by a local drivers licence fee or an assessment district.

Trauma centers represent only 1 percent of health care spending in this country, so this is not an insurmountable problem.

**Sen. Ruben Ayala
(D-Chino)**



Recent state budget cuts have cost San Bernardino County \$5 million in funding for medical indigent services, as well as major cuts in funds for providing mental health services.

However, I believe the state is still responsible for providing adequate funds to ensure that emergency treatment facilities are available to all citizens.

The Legislature recently attempted to offset some of these reductions by increasing the amount of Medi-Cal funding for counties that provide emergency services for large populations of illegal aliens unable to pay.

However, much more work remains to be done.



**Britt Berrett, assistant administrator,
Doctor's Hospital of Montclair/Ontario Community Hospital**

The critical factor facing the emergency room and trauma systems is the appropriate utilization of these costly services. Many believe that money directed to these services is diluted because high tech and costly health care are being provided to non-emergent, non-paying cases -- individuals who are using the emergency room as a doctor's office.

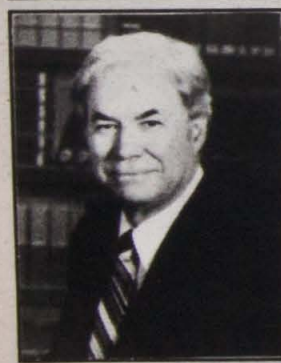
The key to continued operation of the emergency room and trauma systems is the re-direction of non-emergent care to a network of free and low-cost clinics for the under-/and non-insured and non-insured.

**Assemblyman Steve Clute
(D-Riverside)**



A major step to addressing the decrease in funding to our health care services was taken in the Legislature, when AB75 allocated funds from the voter-approved Prop. 99. The 25-cent-per-package cigarette tax increase was slated for health needs. AB 75 allocates \$1 billion to county hospitals as a supplement to existing funds.

With the passage of Prop. 111 and its modification of the Gann limit, more money can be spent on funds going to trauma centers and our county health providers. I would hope that the Legislature and the new governor would see this as a priority.



**Sen. Robert Presley
(D-Riverside)**

Recently the state allocated additional funds for health care systems. Revenues were provided by the Cigarette and Tobacco Products Tax initiative passed by voters. This included direct grants to hospitals and county-run systems to pay for indigent patients.

However, the state was forced to make cuts in two important programs:

- A \$150-million reduction (including \$5.3 million in Riverside County) in the state grant to cover the health care costs of indigent who do not qualify for Medi-Cal.
- A \$61-million deduction (including \$560,000 in Riverside County) in grants for mental health services.

Overall, we find ourselves back where we started two years ago, with little relief in sight.

**Ann Connors, Mayor,
City of Beaumont**



I think we all realize that what will happen is a rise in the already unjustifiably high cost of health care.

The state should be made to change its present policy of interfering in every aspect of our lives so it can concentrate our resources on that which is important.

The people have the responsibility to force this change. Unless they do, state government will continue to grow while services and care decline.

It's Not Fund America, Says Ruff

Cont. From Page 6

will receive a refund if you don't save \$250 in rebates and discounts, but they subtract any rebates you received. Isn't that a \$150 guarantee?)

Ruff also states that any person who was a Fund America representative can join Main Street Alliance for only \$20, and can start in the Alliance at the same level or status he or she attained in Fund America.

Ruff says his company will offer many of the same type of services as Fund America. However, most of the services will be offered by different vendors.

Ruff says, a few of the products and ser-

vices include: a long-distance telephone service; a voice mail program; a discount brand name merchandise vendor; a catalogue merchandise vendor; travel services; financial services; a major medical program, life insurance; a car buying service; automotive services; a grocery coupon program; a pre-paid legal services program; a discount vacation program and more.

Ruff adds that he has a group of "influential and wealthy friends" who are investing in his company. "It will be the best financed new network marketing company ever started," he said.

Ruff expects that Main Street Alliance will be in full operation prior to year end.

Pacer Technology Among 100 Best Small Companies

Pacer Technology of Rancho Cucamonga was the only Inland Empire firm to make California Business magazine's list of "The 100 Best Small Companies in the State." Pacer ranked 74th on the list.

Pacer manufactures, formulates, packages and markets high performance adhesives, sealants, thread lockers, nail care and related products. The firm sells its products worldwide under both private label and trademarks to industrial, consumer, cosmetic and hobby markets.

California Business measured seven variables in ranking the companies, including revenues, net profit margin, return on equity, return on assets, assets/equity, sales/

assets, three-year annual growth, and one-year net income growth.

Editors were looking for "consistency, not flashiness," in ranking the companies, California Business wrote in an article describing the list, which appeared in the magazine's October issue.

Pacer rated in the seven categories as follows: revenues, \$8.2 million; net profit margin, 3.6 percent; return on equity, 18.5 percent; return on total assets, 6.3 percent; assets/equity, 2.7; sales/assets, 1.72; one-year net income growth, 21.6 percent; and, three-year annual growth, 19.9 percent.



CENTRELAKE BUSINESS PARK

ONTARIO, CALIFORNIA



Centrelake Business Park is a 70-acre master-planned office, retail, restaurant and hotel complex ideally situated off the San Bernardino Freeway (I-10), along the prestigious Haven Avenue Corridor immediately adjacent to the Ontario International Airport. Centrelake Business Park features dramatic lakefront locations and mountain and airport views.

The six-story, 115,000-square-foot Centrelake Plaza has been very well received and is approaching full occupancy. One Lakeshore Centre, a two-building, 183,000-square-foot office complex is scheduled for completion in Fall 1990. Build-to-suit retail, restaurant and hotel parcels range from 1.5 to 11 acres. Several have been purchased by prominent companies including Marriott and Ramada Inn hotels and Panda Inn restaurant.

Centrelake Business Park is freeway close to Los Angeles and Orange County.



Centrelake Business Park...
An unmatched combination of prestige, comfort and convenience.

For further information, please contact:

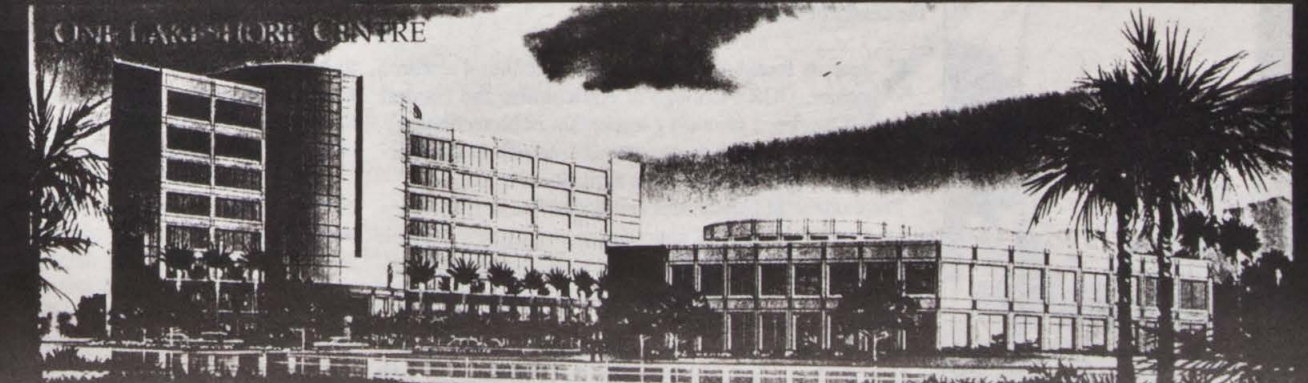
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A Development of



CENTREMARK



As seen in the Fall 1989 issue of Inland Empire Real Estate Annual.

Inland Empire Focus: Riverside

Pepsi and Redevelopment

Key to the city's growth is its redevelopment assistance program. Through redevelopment, the city provides opportunities to rejuvenate previously underutilized areas while remaining sensitive to the area's rich legacy of historical architecture, particularly in the downtown core.

One such redevelopment project came to fruition in May when Pepsi-Cola West opened the first phase of a bottling, warehouse, and distribution facility in the Sycamore Canyon Redevelopment Project Area. The plant, near the intersection of I-215 and Highway 60, could become the largest on the West Coast by the end of the century.

Downtown, the restoration of the historic Mission Inn is nearly complete. Chemical Bank of New York is negotiating with potential buyers.

Construction is scheduled to begin this year on Riverside Marketplace, the city's largest redevelopment project ever. Birtcher Campbell Properties of Laguna Niguel is the lead developer of the 200-acre project, which is located just east of the 91 Freeway adjacent to downtown Riverside. (See story Page 19.)

Construction of the first phase is expected to begin by the end of this year and will be completed by 1992. It will include an historic core featuring restaurants, specialty shops, a multi-screen theater and five office structures.

Near the heart of Riverside Marketplace is an Old Spaghetti Factory restaurant, which will open Oct. 19 in the historic Sutherland Fruit Co. packing house, across Seventh Street from North Park.

The Redevelopment Agency, in cooperation with the Visitors and Convention Bureau, also has completed a solicitation for private developers interested in a project to expand the Riverside Convention Center. The agency is negotiating with three firms.

Near the Mission Inn, Plaza Las Fuentes, a project of Griffin/Realty Properties of Santa Ana, will house the Public Utilities Department.

Office, Retail and Mixed-Use Development

The seven-story, brick-covered, Riverside Metro Center office-retail complex, located at the northwest corner of Market Street and University Ave., opened in January, and leasing is in progress.

The California Museum of Photography, formerly housed on the University of California-Riverside campus, has moved to the historic Kress variety store, 3824 Main Street. The \$2.3-million renovation of the two-story Kress building is the result of a partnership between the city of Riverside, the university, and individual donors.

Farther south, a \$90-million expansion project at the Tyler Mall is under way. Construction of a second level of

shops has begun, and Nordstrom recently broke ground on its department store. One portion of a new parking structure will be completed in time for holiday shopping this year.

East of the 91 Freeway on La Sierra Ave., IDM Development Corp. of Long Beach is developing a mixed-use project that calls for a 250-room hotel, garden apartments, restaurants and possibly a commuter rail stop on 119 acres.

Several long-range planning efforts also are under way, such as the Market Street Gateway Plan, a master plan to guide development on 143 acres around entrances to Riverside from the 60 and 91 freeways.

The University of California, Riverside

The state will spend an estimated \$550 million during the next 15 years to triple the size of the University of California, Riverside — to more than 10 million square feet of classroom, laboratory and building space.

With a current student population of more than 8,200 undergraduates and graduates, UCR is the fastest growing campus in the state-wide system and is expected to grow to 18,050 students by the year 2005.

The campus has an annual operational budget of \$188 million and employs nearly 1,900 staff and 580 faculty and researchers. The campus includes 1,200 acres located across the 60 freeway and near the 91 freeway.

A long-range development plan, UCR2005, was ap-



The state will spend \$550 million over the next 15 years to expand UCR to more than 10 million square feet.

proved by the regents of the University of California in July and creates a land-use model involving the community in the campus expansion to the year 2005. As an example of campus-community cooperation, the plan was created in concert with a city plan for creation of a university village precinct.

UCR has \$38 million in construction proceeding this fall. This includes, in part, a \$17-million residence hall accommodating 600 students, a \$9.8-million expansion of the University Commons and bookstore, a \$13-million athletics and recreation center, and seismic corrections to a number of buildings including the landmark bell tower in the center of campus.

Since its founding in 1907 as an agricultural research center, UCR's College of Agricultural and Natural Sciences has been providing leadership in biotechnology, biomedicine, and high energy physics, as well as those areas relating more directly to the agricultural sciences.

The College of Humanities and Social Sciences includes in its faculty scholars of national renown. A new College of Engineering will specialize in electrical/computer engineering, environmental engineering, and chemical/biochemical engineering.

The Graduate School of Management provides leadership within the local and regional business community as well as the education of MBA students.



The new California Museum of Photography designed by award-winning architect Stanley Saitowitz of San Francisco. Photo: Herb Quick

Jobs, Housing and The Economic Development Partnership

The Economic Development Partnership, Inc., formerly Keep Riverside Ahead, has been successfully promoting business growth in Riverside for the past five years. The private, non-profit organization works closely with the city providing economic development efforts in the environs of a private/public partnership.

The organization compiles and distributes information and acts as a service resource for companies investigating the area.

In addition to overseeing redevelopment projects, the Riverside Development Department offers services in business and community development, and housing and neighborhood improvement.

Through its Business and Community Development Division, the department acts as a liaison between government and the business community. This division also works with the community to annually distribute \$2 million in federal Community Development Block Grants to benefit low-to-moderate-income residents, remove blight and create jobs.

Through its Housing and Neighborhood Improvement Division, the Development Department works to rehabilitate existing homes and encourage the construction of more housing for low- and moderate-income people.

Development Department figures show that the city and county of Riverside have contributed more than \$40.9 million to produce and rehabilitate affordable housing in Riverside. To date, 953 new housing units were developed with the help of local financial assistance, and 3,469 housing units within the city were rehabilitated.

A variety of property maintenance programs are offered by the Housing and Neighborhood Improvement Division to help low- and moderate-income residents, senior citizens on fixed incomes, and people with handicaps improve their homes. The division also provides a rental rehabilitation program designed to upgrade multi-unit properties.

The Housing and Neighborhood Improvement Division also provides loans and grants to help property owners rehabilitate historic homes and buildings in qualified areas, and relocate those who face displacement by development.

For more information about the programs and services offered by the Development Department, readers can contact the department at City Hall, 3900 Main St., Fifth Floor, Riverside, CA 92522; or call (714) 782-5584.

Money Rates Stable: Money Availability May Cause Credit Crunch

Commercial mortgage rates in Southern California edged slightly lower in the second quarter of 1990, shifting to an average 9-3/4 percent from 10 percent, according to Brian F. Stoffers, Coldwell Banker Commercial Mortgage Banking Services regional manager, in the company's current Southern California newsletter.

A recent Coldwell Banker Commercial survey disclosed shorter term (3 to 5 years) mortgage rates are currently in the 9-1/2 percent to 9-3/4 percent range with longer terms from the high 9 percent to the low 10 percent range, Stoffers added. By comparison, shorter term mortgage rates last year ranged from 8-7/8 percent to 9-1/8 percent with long term transactions in the 9-1/4 percent to 9-1/2 percent bracket.

Commercial loan volume nationally among institutional lenders in 1990 is running at reduced rates for the third consecutive year, the Coldwell Banker newsletter reported. In 1989, volume was substantially lower than 1988's record

loan year and current loan volume is at or slightly below last year's levels at most institutions, the survey disclosed.

Stoffers noted that unlike last year, most lenders are not close to panic over the slow pace of business this year. "Most institutional lenders have more than adequate liquidity and cash flows," said Stoffers. "But managers controlling this money are allocating it away from commercial mortgages into corporate private placements and publicly traded bonds. Reg-

ulators rating agencies and shareholders are generally in favor of fewer dollars for mortgage allocations."

The end result of this philosophy (in Stoffers' opinion) could create an enormous credit crunch later in the year, especially if rates fall. "Last year's commercial mortgage market was characterized by lower rates in the second half with adequate cash flows to service demand, albeit with much slower response time," Stoffers explained. "A similar decrease this year could result in a stampede which might result in lenders running out of loanable funds."

Some lenders are widening commercial mortgage spreads, the difference between mortgage rates and those on Treasuries or comparable maturities, according to Stoffers. "This has been done in an attempt to stem demand and compensate for the increasing perceived risk factors of commercial mortgage lending," he added.

The end result ... could create an enormous credit crunch later in the year, especially if rates fall.

Mid-East Crises Will be Seminar Topic

The Middle East crises heads the list of topics speakers will tackle at an upcoming seminar, sponsored by the Merchants and Manufacturers Association.

Other topics ranging from trade with the Pacific Rim and Mexico to avoiding litigation are slated for the conference, which will be held at the Marriott's Rancho Las Palmas Resort in Rancho Mirage Oct. 21-24.

Neal E. Schmale, senior vice president of corporate development for Los Angeles-based Unocal Corp., will address the Middle East topic.

Schmale, who heads Unocal's acquisitions divestitures and long-term planning activities, will try to provide answers to the following questions:

- Should the Bush administration reconsider its policy on off-shore drilling?
- Will the current situation provide the impetus for stepped-up oil exploration and further drilling in Alaska?
- Should the government provide new incentives for the development of alternative energy supplies.

On another topic, well-known author and professor Chalmers Johnson will discuss policy solutions for reaching Asian markets. Dr. Herminio Blanco Mendoza, under secretary of commerce for international trade for Mexico, will outline how local businesses can effectively trade with that country. Mendoza is credited as the architect of Mexico's program to open its borders to foreign trade and business opportunities.

Other conference speakers include: Frank Ogden, author and lecturer, who will discuss social and technological change; Dr. Larry Barker and Kittie Watson, who will speak about effective listening; Dr. Leonore Hausner, a psychologist and consultant, who will talk about harnessing anger to achieve positive goals; Robert Baruch Bush, a law professor, will explain how to avoid litigation; and, Daniel Burton, a member of the Council on Competitiveness in Washington, D.C., will cover technology and competitiveness.

Join the Professionals

The world is a more complicated place than it used to be. It takes more than even top-notch skills to succeed today. You've also got to have commitment to quality, flexibility in every situation, and the kind of insight that comes only through experience. In other words professionalism.

Not everyone understands that fact. Only people who work in hands-on situations can fully realize what it takes to get the job done.

That's the way it is with the AGCC. Our members are well-known for their construction skills—but that's just the beginning. They're also experts in the legislative aspects of development, in state-of-the-art safety, even in insurance.

For 70 years, the AGCC has represented California's leaders in construction. But our members are something more as well. They're people who are accustomed to accepting challenging assignments in an industry which doesn't tolerate mistakes. They've got what it takes: dedication, insight, and engineering know-how.

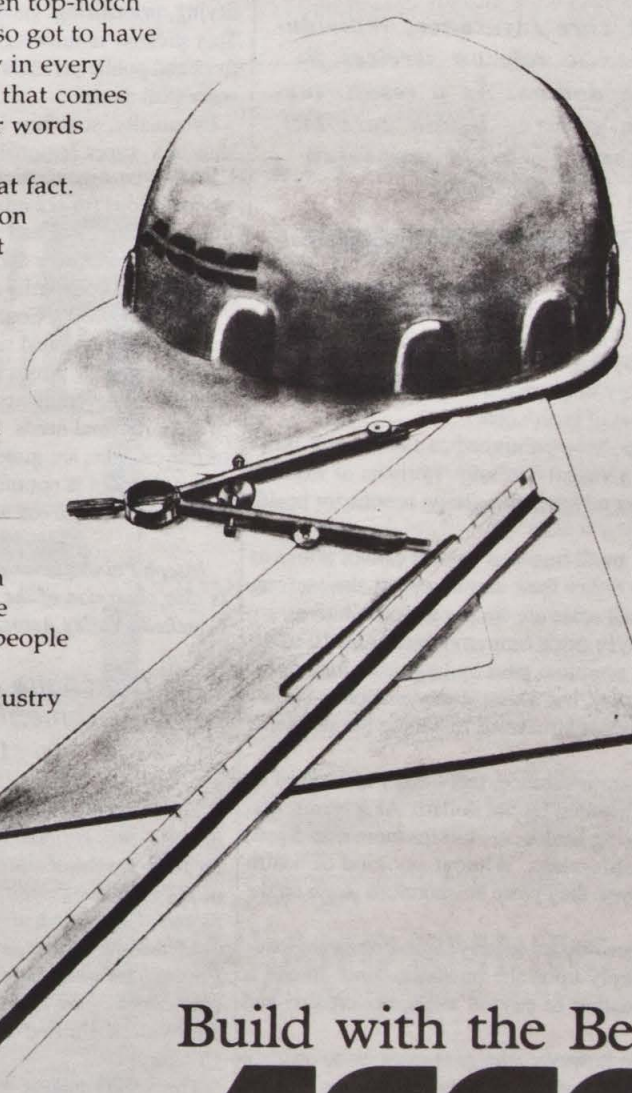
Professionalism. At AGCC, we know what it's all about.

But then, so do you.

Riverside
San Bernardino District
255 North D Street
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Providing Health Care

By Sen. Ruben S. Ayala



Coachella Valley Regional Government in the Year 2000

By Joseph Painter



To Live Near Art Is Not Enough

By Pattie Pate

5 Million Californians Lack Health Insurance: What Can We Do About Them?

Many of the uninsured work for small businesses

California possesses one of the most powerful economies in the world. The output and wealth of our diverse industries and businesses exceed all but a handful of countries.

There are more than 660,000 operating small businesses in California. These enterprises account for more than \$300 billion in annual wages.

Despite their importance to the state's well being, the concerns of small business often receive short shrift.

To many Californians, the word "business" conjures up images of multi-national corporations employing thousands of individuals. However, more than 55 percent of the state's full-time workers are employed by small firms.

We depend upon them every day. The newspaper distributor, the video rental shop, your favorite restaurant, the hairdresser and family farmer are all examples of small

Absent health care insurance, individuals are forced to rely on services financed by tax dollars. As a result, taxpayers foot a growing health care bill for more than 5 million uninsured Californians.

businesses.

I serve on the Senate Select Committee on Small Business Enterprises. The panel addresses the special problems and needs of this key segment of our society.

One of the primary concerns of small businesses today is the escalating cost of health care.

As medical costs have continued to rise, health insurance has become a virtual necessity. Millions of workers and their employers rely on a job fringe benefit for health care protection.

However, many small business owners cannot afford to buy insurance for either their employees or themselves. The costs on a small scale are simply too prohibitive.

Their per-employee price runs anywhere from 10-to-40 percent above the premium paid by large conglomerates. The reasons are many, but a simple explanation is the insurance industry is not structured to handle the problems of small business.

Absent health care insurance, individuals are forced to rely on services financed by tax dollars. As a result, taxpayers foot a growing health care bill for more than 5 million uninsured Californians. Without any kind of health coverage whatsoever, they place an enormous strain on the system.

Proposed solutions differ greatly. Some place the payment burden entirely upon the business; some spread it through a combination of payroll taxes, tax credits, and state assistance.

In any solution, however, the goal must be to strike a balance between the budgets of small businesses and the need to provide adequate, affordable health coverage to all.

The great majority of small businesses fail within the first three years. Placing additional demands on them without protections could push the failure rate even higher.

The strength of our economy is derived from the wide variety of goods and services we produce. Small businesses are an integral part of the formula, providing new blood and innovation. We all have a stake in their good health.

Regional Problems Do Not Stop and the Border

Governments are in a constant state of change, and in recent years that change has come at a quicker pace than at any time in the history of our democracy. Service needs for our citizens overlap arbitrary city boundaries. Regional problems do not stop at the border.

Realizing the regional nature of our problems, Coachella Valley officials established the Coachella Valley Association of Governments (CVAG), an organization made up of representatives from nine Riverside County cities. We established the CVAG to deal with regional needs of some 325,000 citizens in the area. By the year 2000, we will be serving more than 500,000 citizens.

The CVAG has been successful with a wide range of regional challenges. These include the establishment of: a joint insurance authority; the Fringe Toad Lizard Preserve (yes, that's what the desert preserve is called); and a regional transportation program. The CVAG is now developing plans to address growth issues of parks and open space, infrastructure, affordable housing, child care, air quality and other services.

In short, our organization has created a process for identifying, prioritizing, funding and solving regional issues. This process is drawing attention from business executives and public officials all over Southern California as a successful model.

Eventually, state law is expected to mandate membership in a super regional government made up of several CVAG-type organizations. However, it would seem more advantageous for organizations such as the CVAG to continue solving local and regional needs without a further layer of bureaucracy and red tape. We have shown that it can be done, voluntarily and without a state mandate.

In the year 2000, Coachella Valley citizens will be well represented in a united structure of the CVAG, one capable of dealing with issues of the new century. The CVAG gives local governments in the Coachella Valley the tools to meet regional needs. We who work daily in the service of our citizens, are grateful for this valuable tool, and we feel if this tool is not misused, it will help create the quality of life that citizens want in the year 2000.

Joseph Painter is the city manager of Cathedral City. He is also chairman of the Technical Advisory Committee of Coachella Valley Association of Governments.

The Coachella Valley Association of Governments: CVAG Leading the Way

The Coachella Valley Association of Governments (CVAG) was formed in early 1974 as an expanded effort for inter-governmental cooperation by the elected officials of CVAG's progenitor, the Regional Anti Pollution Authority. CVAG is a subregional voluntary association of governments located in the Coachella Valley of Riverside County. Its boundaries are the same as the combined boundaries of the Palm Springs, Desert Sands and Coachella Valley Unified School Districts within Riverside County.

The valley begins at the eastern terminus of the San Geronimo Pass and runs east and south to the Riverside and Imperial County line. There are nine member agency cities in the valley along with the county of Riverside.

The purpose of CVAG is to be an organization through which its member governments do things for themselves, together. It serves as a forum for the discussion of regional problems that affect more than one of the municipal governments.

Giving is Good Business

The arts and corporate America will develop an even closer relationship by the year 2000.

As the trend toward building mixed-used projects continues, public art will become more apparent in the living environment, says Charles McLaughlin, developer of the Inland Atrium in Ontario.

McLaughlin, president of Arical Properties, Inc., has developed several commercial and mixed-use buildings in Rancho Cucamonga, all decorated with sculptures and other art works. McLaughlin sees developers and artists working even more closely together in coming years.

"We'll see more mixed use projects and we'll see more public art in them, creating a hospitable environment," McLaughlin says.

At the onset of the new millennium, public art placement will be a matter of course for major buildings and developments, predicts Ted Dutton, chairman of the board of Security Investment Management Co. and president of the Baldy View Building Industry Association.

Corporate interest and pursuit of developing valuable art collections will become more sophisticated, Dutton says.

"Public dollars for the arts will become more scarce," Dilorio continues. "In order to keep a healthy environment, corporations are setting up foundations to dispense grants and programs in their communities."

The emphasis will be on quality, original art works, rather than in decorator items that do not appreciate in value, he adds.

Penny Dilorio, president of the Arts Foundation of San Bernardino County, says a desire to enhance the working environment is just one of the reasons business is becoming more involved in the arts.

"Corporations are under more pressure to give back to the communities in which they do business. And the arts serve as a positive way to return that prosperity," Dilorio says.

"Public dollars for the arts will become more scarce," Dilorio continues. "In order to keep a healthy environment, corporations are setting up foundations to dispense grants and programs in their communities."

Targeting \$7.8 Million to Arts

Target Stores last year contributed five percent of its pre-tax earnings to family-oriented art and social agencies. In 1989, that five percent was \$4.5 million. This year, after a big increase in sales, Target will contribute \$7.8 million to the arts.

"We see our giving program as our effort to be a good and responsible citizen in the communities we do business...and that will be good for business," says Tom Lee, a Target spokesman. Target focuses its giving in areas served by its 414 stores nationwide.

"Likewise," Lee says, "there will be increasing pressure on arts and cultural organizations to become more professionally operated, with strong boards, staffs and effective programs."

Security Investment's Dutton sums it up best, when describing the evolving relationship of business and the arts: "Art will come out of the board rooms and into the public eye as we near the year 2000."

Pattie Pate is executive director of the Arts Foundation of San Bernardino County

Public Relations - Defining The Profession

By Valerie Hampton

As a public relations professional for nearly 10 years, I've encountered countless individuals in social settings who, upon hearing of my field, eventually ask, "So what is it that you actually do?" In our current age of image creation and projection, most people are vaguely familiar with the practice of public relations, but their pictures are often limited and incomplete.

Due to the broad scope of the field, it's easy to see how people become confused. Perhaps it is simplest to begin with what public relations is not. It is not a random press release distributed occasionally with the hope of seeing a client's name in print. It isn't a manufactured gesture here and there to generate good will or the "successful" creation of an inaccurate image. And it certainly isn't the back-slapping, hand-shaking, cigar-smoking promoter of yesteryear.

In fact, while it's nice working with anyone who is friendly in business, being convivial is about as pertinent to the profession as knowing how to repair a typewriter — nice, but not really necessary.

The primary qualification of a good public relations practitioner is the ability to communicate clearly and effectively in writing. A strong communications background, with experience or education in journalism, is vital to the role.

By definition, the practice of public relations is the accurate, effective communication of a company's or individual's services, products, activities, opinions, attitudes and philosophy to various targeted public audiences. These audiences might include actual or potential clients and customers, employees, subcontractors and suppliers, the investment community, regulatory authorities, a board of directors, or the media itself.

After a company's policies, goals and philosophies are established, one of the first requirements for an effective public relations program is determining the target audience. Each population segment most likely requires varying amounts and levels of information. It's up to the public relations professional to assist in determining these target groups and to create a means of, and actual communications with, these groups via news releases, newsletters, direct mail pieces, brochures, annual reports, etc.

A crucial necessity for distribution of this information is management input. I doubt if I can put it any better than Fraser P. Seitel, senior vice president in charge of public relations for Chase Manhattan Bank, NY, who said, "Good public relations can't be practiced in a vacuum. No matter what the size of the organization, a public relations department is only as good as its access to management."

Lewis A. Lapham, former vice chairperson of Banker's Trust Co., put it this way: "No matter how skillful the public relations techniques and technicians, they simply cannot succeed if top management is unaware of or sidesteps its responsibilities in describing its place in the community and in defining its objectives."

Finally, while we're on the subject of responsibility, in order for a public relations program to have purpose and influence, it must accurately reflect the company or individual it represents. Expectations for a manufactured, prepackaged image or position are unrealistic and useless. Good public relations communicates the truth about a company and its philosophies.

Perhaps the best response to the question "What Is Public Relations?" is to quote TWA's public relations policy, which simply states: "Public relations is the production and distribution of a good reputation."

Valerie Hampton is a Coachella Valley-based public relations and advertising consultant, specializing in real estate.

Temecula Growth Sparks Demand for Medical Facilities

The growth of southwest Riverside County has resulted in shortages of physicians and medical facilities -- but developers are rushing in to meet the demand.

In 1980, the total population in Lake Elsinore, Perris, Hemet, Murrieta and Temecula was about 50,000. By early 1990, the number had grown to 262,000, and is expected to nearly double to roughly 500,000 by the end of the decade.

Additionally, 2000 children will be born in hospitals in the area, compared to just 792 in 1988, according to a survey of hospitals conducted by Bob Rodewald, a medical properties consultant.

Rodewald said there is a shortage in the area of such medical services as pediatric medicine, obstetrics, cardiology and general surgery.

As a result of the growth, six medical office projects, totaling 265,000 square feet of space, are under construction or will break ground in October. Developers will also build acute care medical facilities next summer and a comprehensive medical campus in three years.

One of the planned facilities is the 60,000-square-foot Walsh medical project, located in Murrieta, which includes a 7000-square-foot surgery center. The project is slated for completion in July 1991.

A 45,000-square-foot project, called Valley Medical Center, will help alleviate Temecula's shortage of pediatric specialists. Scheduled for completion in June 1991, the center will be located in Temecula's financial district.

Murrieta Medical Plaza, a 72,000-square-foot project that is expected to open July 1, 1991, will include a three-story parking tower adjacent the ground-level parking lot.

Three 30,000-square-foot triangular buildings, being developed as a joint venture between Oakland-based Portfolio Properties and Sharp Healthcare, parent company of Sharp Hospital, are scheduled for completion by July 1991.

Sharp officials also said they will convert 49 beds at Sharp Temecula Valley Convalescent Center from nursing to acute care beds. The center will continue to use 50 beds for long-term nursing care.

Sharp will also use modular units to meet demand in the short term for acute care services. The units will include ancillary hospital facilities and services such as radiology, pathology, prenatal care, surgery, as well as an emergency room and pharmacy.

In the meantime, Sharp will expand its hospital facilities by 450 beds.

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State Treasurer Candidate Says He'd Be Good for Inland Empire



of dollars less than when PERS originally bought them, the majority of the Board voted against my proposals to stop such investments.

The third portion of my job is selling bonds. Bonds provide a way for government to develop long-term capital and construction projects. Once authorized by voters, bond proceeds are used by government leaders to fund various programs.

However, bonds, which are similar to the charges on your credit card, are not free money. They must be paid back over time, with interest. Each time we vote in a new bond measure, we are obligating our children, and even our grandchildren, to pay back that debt, plus interest. Also, the more bonds we sell, the more we pay in interest, and the less state funds are available to pay for other ongoing expenses.

Californians are relying on bonds more than they ever did. More than \$14 billion in new general obligation bonds were authorized during the 1980s, while only \$12 billion had been authorized in the entire preceding 70 years. In 1989, I sold more bonds in a one-year period (\$1.6 billion) than have ever been sold in California. In 1990, I expect to sell more than \$3 billion.

Californians can expect to pay \$832 million in debt service this year, which represents two percent of the general fund. Next year, our debt service could reach \$1.3 billion. If we pass more than \$35 billion worth of bonds during this decade, we could see our debt service jump to five percent of the budget by the year 2000. If this year's debt service were at five percent, it would cost taxpayers \$2.1 billion.

We must show restraint when we go to the polls in November. California is in good financial shape, but we should not just sit back and be satisfied. We should always look toward tomorrow. What we do today affects the economic future of the state our children will live in.

We should invest in our future — not mortgage it.

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Please Make A Note!!

By State Treasurer Thomas W. Hayes

Editor's note: The Business Journal recently featured an interview with the democratic candidate for state treasurer, Kathleen Brown, who also wrote a commentary for the newspaper. In the interest of fairness, the Business Journal presents this commentary by Thomas Hayes, the republican candidate for the state treasurer's spot. He currently holds the job.

Every morning before most of you eat breakfast, I invest an average of \$350 million...

As treasurer, I have many tasks, but I would like to highlight three in particular that I think would be of special interest to the residents of the Inland Empire. These include investing money on behalf of the state of California and more than 1,500 units of local government; acting as a voting member of the pension funds; and selling bonds to finance major projects like prisons and schools. The bottom line is that if I do my job well, everyone benefits. If I don't, we all pay in real dollars.

First of all, I invest about \$20 billion in a short-term investment pool that includes deposits from state and local governments. The counties of San Bernardino and Riverside, together, have deposited more than \$722 million into that pool.

In fiscal year 1989-1990, I earned a record \$1.7 billion on our investments. These earnings are used for state and local government programs and projects that do not come out of taxpayers' pockets.

This means that more money is available to pay for state programs. The amount we earn pays for services such as prisons, child care, police officers, schools, and nursing homes.

I view the second component of my job — voting on the boards of both the Public Employees Retirement System (PERS) and the State Teachers' Retirement System (STRS) — as equally important.

I am fully committed to protecting the PERS fund from any raids by the federal or state government, as well as from loans or investments which I believe would unnecessarily risk the funds and retirement benefits of its members.

For example, I have publicly led the opposition to the current PERS Board policy authorizing investment in "junk bonds." Although the junk bonds which we currently own are now worth tens of millions

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Commercial Interior Design Firms In The Inland Empire

* ranked by 1989 Inland Empire billings

	Company Name Street Address City/State/Zip	Billings	I.E. Desgnrs Emplys	I.E. Offices # Cmpnywd. Year Estblshd.	Services	Recent Clientele	Key Local Exec. Title Phone
1	The Design Studio 309 N. Euclid Ave. Upland, CA 91786	1.3 million	3 23	1 2 1976	Interior Design, Commercial Residential, Space Planning Furniture Procurement	First Trust Bank Peracelus Healthcare Ramona Dairy	Joseph Petras President (714) 982-3580
2	Design West 10722 Arrow Rte. #502 Rancho Cucamonga, CA	1 million	3 5+	1 1 1976	Interior Design, Space Planning General Contracting, Furniture Wall Coverings, Flooring	Kipp Mold, Kaman Bearing, Design West Eye Care Institute	Betty Noll Wood President (714) 948-3000
3	Carl E. Clark 213 E. Scenic Dr. Monrovia, CA 91016	450,000	1 1	1 1 1980	Commercial Offices, Public Facilities, New Residential Construction	Citrus College, Irwindale Senior Center, The Benchmark Group	Carl E. Clark Principal/ASID (818) 303-2335
4	H. Ruth Lemaster 2504 N. Mountain Ave. Claremont, CA 91711	150,000	1 1	1 1 1975	Space Planning, Color co- ordination, Buying Services and Residential/Commercial	Pomona College, Pilgrim Place, Airport Gift Shop	Ruth Lemaster Owner/ASID (714) 624-1778
5	Total Plan 5645 Mission Blvd. Riverside, CA 92504	na	3 30	1 1 1969	Interior Design, Space Planning Color Layouts, Furniture Procurement	Hemet Federal Savings Coast Dist. Co., P.S. Resorts Vis. Info. Center	Denny Fosdich President (714) 787-9000
6	Whitehurst & Assoc. 1362 Paseo Zocate San Dimas, CA 91773	WND	1 2	1 2 1978	Space Planning, Interior Design Tenant Improvement, Medical Planning Specialist	California Medical Plaza No. Anaheim Surgery Center	Sandra Whitehurst Owner/Designer/ASID (714) 599-0254
7	Berkely Designs 226 W. Foothill Blvd. Claremont, CA 91711	N/A	1 1	1 1 1990	Space Planning, Interior Design Lighting Design	The Averbeck Co.	Sandy Friend Principal/ASID (714) 624-1974
8	Design Studio 1601 Garretson Ave. Corona, CA 91719	N/A	1 1	1 1 1990	Commercial and Recreational Vehicle Interior Design	WND	Ann M. Nichols Interior Designer (714) 272-1978

N/A = Not Applicable WND = Would Not Disclose na = not available The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometime occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, 3401 Centrelake Dr. #620, Ontario, CA 91764 Researched by Stephen Tucker

The Top 12 Temporary Agencies In The Inland Empire

* ranked by 1989 Inland Empire revenues

	Company Name Address City/State	Employees	1989 Revenues Inland Empire Companywide	Placement Agents Client Base Number of Temps.	# of Placements Fee	Int. Emp. Off. Companywide Year Establsh. I.E.	Services	Top Local Executive Title Phone/Fax
1	Remedy Temp. Inc. 360 S. Mountain Ave. Upland, CA 91786	56	\$19mil. \$101 mil.	na na na	na na na	10 85 1965	Temporaries Permanent Temp-to-perm	Sandi Pfeiffer V.P. (714) 981-2588/949-6168
2	Apple One 327 W. Broadway Glendale, CA 91204	68	16.4 mil. 115 mil.	8,000 5,000	na na	9 82 1981	Temporary & Full Time, Office & Light Industrial	Doreen Delk Regional V.P. (714) 279-1100/279-1159
3	Thomas Temporaries 6700 Indiana Ave. #165 Riverside, CA 92506	26	10 mil. 47 mil.	na na na	WND na na	7 38 1969	Temporaries Permanent Temp-to-perm	Kathy Bolte Area V.P. (714) 686-4111
4	Kimco Services Inc. 18226 W. Mc Dermott #D Irvine, CA 92714	15	4 mil. 13 mil.	10 350	300 750,000	2 7	Office Admin. Industrial, full/part time emp.	Kim I. Megonigal President (714) 752-6996/752-7298
5	Helpmates Personnel 114 E. 16th St. Corona, CA 91719	15	3 mil. na	2 50+	+100 +200,000	3 8	Office Automation Administration Light Industrial	Rick Christmas V.P. (714) 542-6887/543-4728
6	Pro Staff Personnel 6900 Brockton Ave. #100 Riverside, CA 92506	12	3 mil. na	6 200	12 various	2 50 1980	Word Processing Technical	Debbie Dorman Area Manager (714) 682-9811/682-8726
7	Kelly Services 1950 S. Sunburst Ln. #104 San Bernardino, CA 92408	na	na 1.4 billion	na 180,000	na 580,000 +	4 650 1965	Temporary Serv. Assisted Living, Full/Part Time	Tom Richardson Dist. Manager (714) 381-4581/885-8103
8	Riverside Personnel 3590 Central Ave. #200 Riverside, CA 92506	12	na na	na na	na na	1 1 1978	Full/Part Time, Temporary Office Support	S. Mitchell/Z. Beard Co-Owners (714) 788-7900/788-1676
9	CDI Temporary 7302 Magnolia Ave. Riverside, CA 92504	8	na 100 mil.	na Varies	na na	3 123 1982	Temporaries Temp-to-perm Word Processing	Steve Lable Regional V.P. (714) 785-6700/785-0256
10	Baker Personnel 299 W. Foothill #124 Upland, CA 91786	8	WND WND	4 WND	WND WND	1 1 1958	Office Support Mid-mgt. Upper Mgt.	Judith Funtas President (714) 981-1111/949-3731
11	Olston Temporaries 268 W. Hospitality #107 San Bernardino, CA 92408	na	na 18.1 mil.	na 85,000 Natl.	na 356,000 Natl.	4 580 1975	Accounting Office Automation Technical	Carol Nelson Area Manager (714) 381-2251/889-9892
12	Adia Personnel 10570 Foothill Blvd. #210 Rancho Cucamonga, CA	5	na 604.5 mil.	N/A	0	2 1400 1957	Clerical/Admin. Support, Light Industrial	Carol Pavia Area V.P. (714) 980-3300

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No One Slept Here: Lemonade Stands Aren't Just For Quenching Thirst

By Don Guenzler



Everyone stayed wide awake and active during the one-day seminar, "The Accounting Game," at the Ontario Hilton on Sept. 11. The instructor, Susan Fine, presented a hands-on, total-involvement seminar to business executives, bookkeepers and even a cemetery director.

The program, developed by Vermont-based Quantum Educational Discoveries, is

centered around teaching business accounting utilizing a lemonade stand as a vehicle for learning the concepts. The objective was to help people understand accounting procedures and vocabulary.

After we first sat down, we were asked to revert back to our childhoods. Then during the day, we were taught how to purchase and manage a lemonade stand.

To help us make it through the day, organizers had decorated the room with balloons, puppets and colorful items. We wore phony name tags and beanies with propellers. Of course, everyone had a whistle to blow at appropriate times.

Through all this, buying and selling lessons went on throughout the day. The lessons were broken up with time outs, relax-

ation exercises ala Lazonov (a noted Bulgarian psychologist).

In the background, soft music played throughout the day at various volumes. Ms. Fine, a former school teacher, moved the lesson along at a brisk pace, stating objectives, illustrating with concrete examples, reviewing, summarizing and doing all the things that Madeline Hunter, a noted UCLA educator, proposed years ago for good teaching.

At various times during the day, we blew our whistles and called for the "Wiz." The Wiz turned out to be Mary Ann Quay, a member of Vincent Lloyd Stutzman, a La Verne-CPA firm that helped organize the seminar. Ms. Quay's job was to put on her conical hat and address the class as "the answer person," the expert with answers to all the tough questions.

Talking to many students in the class afterward, I found most enjoyed the presentation. All the students seemed to have at least a little knowledge of accounting, some more than others. All said that this class clarified their understanding of basic accounting.

One student, Beth Ryan, an executive vice president of the La Verne Chamber of Commerce, told me, "It pulled it all together for me. I loved it."

I'll bet my boots if this same material were presented by the typical teacher in the traditional way, at least 50 percent of the class would have nodded off before lunch.

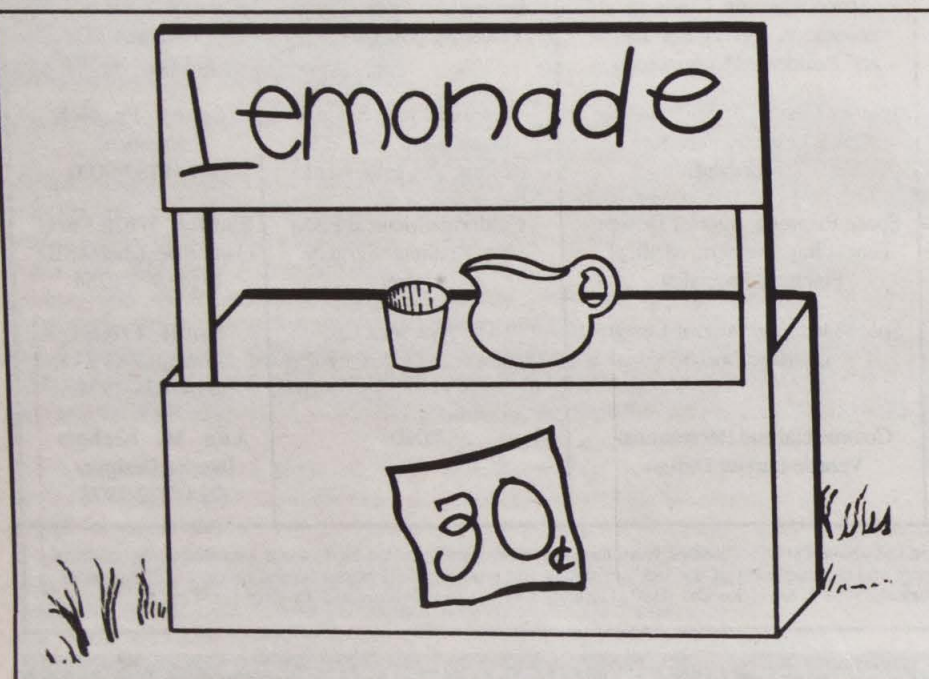
From what I saw, if your bookkeeping types are rusty or untrained, I surely would recommend a class like this for them.

QED can be reached by telephone at (808) 864-6168 (in Vermont).

Before he joined the Inland Empire Business Journal staff, Don Guenzler was, himself, an educator for 39 years.

Accounting Game Steps

- Accrual versus Cash Accounting
- FIFO and LIFO Inventory Valuation.
- Straight-Line and Accelerated-Depreciation
- Prepaid Expense and Current Expense
- Capitalizing versus Expensing
- Tax Accruals
- Buy versus Lease Decisions
- Cash Flow Principles
- Basic Accounting Language and Equations



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New Business Listings

New Business Listing Format:

Company Name

Address

City, State, Zip

Owner's Name

Information provided by the counties as listed in their Fictitious Business Listings. Not responsible for information or typographical errors.

E & R Auto Body Shop

273 S. Arrowhead
San Bernardino, Ca 92411
Eklun Numoz Hernandez

A-1 Construction Services

1125 Olive Ave.
Redlands, Ca 92373
Larry M. Munz

Circle Center Machining

14347 Shadow Dr.
Fontana, Ca 92335
Thomas Franklin Akers II

The Landscape Center

13525 S. Central Ave.
Chino, Ca 91710
B & B Nurseries, Inc.

Graphic Warehouse Sales

4035 Guasti Rd. #304
Ontario, Ca 91761
Jerry Burns

Active Rehabilitation Services

855 N. Mountain Ave.
Ontario, Ca 91762
Roberto Perez

Stonehill Arrowhead Properties

72771 Skyward Way
Palm Desert, Ca 92260
Els Mehas

Mister JS/ Camp for the Handicapped

10701 Cedar Ave. #16
Bloomington, Ca 92316
Dennis Johnson

Klowns and Kompany

6098 Merito Ave.
San Bernardino, Ca 92404
Deborah Lynn Henry

Leprechauns Unlimited

8959 Sunflower St.
Alta Loma, Ca 91701
Patricia Duncan

Easy as 1-2-3 Consultants

1343 Mallorca St.
Upland, Ca 91786
Charles Slaughenaupt

Bath and Kitchen Showcase

1400 North H St.
San Bernardino, Ca 92405
Wixen Pip and Supply Co.

Curaflex Infusion Services

9087 Arrow Rte. #280
Rancho Cucamonga, Ca 91730
Curaflex Health Services

Mark Dattilos Heating/Air Cond.

3063 N. Arrowhead St.
San Bernardino, Ca 92405
Mark Charles Dattilos

Michaelles

6777 Golondrina Dr.
San Bernardino, Ca 92404
Michaelle Mc Causland

Fredrick Allans

2363 N. Sterling
San Bernardino, Ca 92404
Freddie Bauer

K & M Systems

4495 San Benito
San Bernardino, Ca 92407
Dean Schellinger

V.A. Real Estate

336 Paseo Tesoro
Walnut, Ca 91789
Anthony Leonard

E and C Services

18053 Arrow Hwy.
Fontana, Ca 92335

Arco Steel of California

9805 Sixth St. #103
Rancho Cucamonga, Ca 91730
Arco Steel, Inc.

Bearkat Ranch Enterprises

11163 S. Cactus Ave.
Bloomington, Ca 92316
Kathryn Coles

Value Consultants

23 Sherril Lane
Redlands, Ca 92373
Felix Mosso

Calico Realty and Development

39693 Mountainview
Yermo, Ca 92398

Waldo Adams

Armstrong's of Upland

1430 W. 7th St.
Upland, Ca 91786
Mary Brooke

Farrell Realty

8826 Lassen Dr.
Hesperia, Ca 92345
James Farrell

Allied Painting/Coating Assoc.

21809 Outer Hwy. 18
Apple Valley, Ca 92307
Allied Painting/Coating Assoc.

Recycled Fibers of California

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Golden Ox
17490 Arrow Hwy.
Fontana, CA 92334
Dong Sun Kwak

Nelson Research Services
1159 Belden Ave.
Rialto, CA 92376
Nelson Gibson

Performance Automotive Service
520 E. State St.
Redlands, CA 92373
Patrick Caughrey

Principle Marketing
26815 Sheffield Lane
Helendale, CA 923342
Dorothy Wysinger

Jennies Nails
233 Mountain Ave.
Upland, CA 91786
Lan Dinh

Stewart House
5105 B Sweetwater Sp.
Ft. Irwin, CA 92310
David Stewart

K-Line Service
1312 W. Brooks St.
Ontario, CA 91762
Teri Lynne Michel

Southridge Chiropractic Center
14225 Walmac Place
Fontana, CA 92335
Richard Linwall

Nurses Network
2598 Archibald H 306
Ontario, CA 91761
Lynette Fulton

All American Service
37853 Yermo Rd.
Yermo, CA 92398
Karen Iavrian

New Tokyo Gardens
14958 Seventh St.
Victorville, CA 92392

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Upland, CA 91786
Maxine Maxwell

Comfort Zone
7350 Acoma Trl. Ste 3
Yucca Valley, CA 92284
Sharie Colt

Environmental Specialties
15481 Cactus St.
Hesperia, CA 92345
Kathy Smith

Jack's Place Auto Body
1661-W Arrow Bldg. C-1
Upland, CA 91786
Joquin Covarrubias

Jere Company
6463 Ocotilla Ave. #1
29 Palms, CA 92277
Jean Evans Reed

Farraday Enterprises
11243 Greenwood Way
Ontario, CA 91762
Theodor V. Faraday

American Home Loans
14335 Hesperia Rd.
Victorville, CA 92392
Timothy Bahner

Princess Nails
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Rialto, CA 92376
Nguyen Kim Van

Econo Painting
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Crestline, CA 92325
Billy Ray Strickland

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Montclair, CA 91763
Chin Chen

AA Income Tax and Acct. Serv.
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Redlands, CA 92374
Ralph Keaton

Western Hotel Publications
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Upland, CA 91786
James Flangan

Sew Expression
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Fontana, CA 92335
Carolyn De Vaughns

Time Masters
15352 Linden St.
Hesperia, CA 92345
Lynn Bogren

Alison Electric
11122 Cottonwood
Hesperia, CA 92345

R-R Tire Service
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Ontario, CA 91761
Ricco Delgado

Calimesa Western Cobblers
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Yucaipa, CA 92399
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Diamond Bar, CA 91765

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Apple Valley, CA 92308
Gerald Van Deventer

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Big Bear City, CA 92314

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Chino, CA 91710
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Montclair, CA 91763
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Gifts Unlimited
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Lynn Cotterman

Dutch Touch Window Cleaning
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Arrow Bear, CA 93282
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Fontana, CA 92335
Wadco Industries, Inc.

A Tow Truck
17643 Pine Ave.
Fontana, CA 92335
Leonard Marting

New May Cellular
1251 Meadow Ln #164
Colton, CA 92324
Richard Anderson

To The Editor:

I read with interest, the article "Make Consumers Allies in Your '90s Skirmishes" by Sanford R. Goodkin in your last issue. As a local elected official and a realtor, I found myself both sympathetic and agreeable as well as hostile to his statements.

First, "Did the politicians care that each dollar they added to the permit would price out more citizens? No." It surprises me that a member of a consultant group for developers would have such an attitude problem. Please be aware that on every elected body there are one or more pro-development officials who, indeed, have considered and maybe even voted against more fees. The question that the reader must ask are:

- Has my firm supported any of these allies in their election bids?
- Have we supplied them with documentation to assist in fighting the "Let's leave the costs to the next generation" theory?
- Have we appeared at meetings armed to the teeth to defend the industry position?
- Did we let our elected allies face the anti-growth mob by themselves and move from jurisdiction to jurisdiction leaving a political mess for them to deal with?

As I look around the Inland Empire, I see talented, fairminded elected officials constantly on the defensive against the "Nimby's" and "slow-growth" population. Some never get re-elected and that is a sad loss.

When the industry takes the time to get involved at general plan meetings, supports elected officials who are pro-growth and pools its resources to produce better "dog and pony shows" at these meetings, that is when progress starts.

If this sounds harsh, just try this exer-

cise: ask yourself to name the mayor and council members in your own city and then name the industry allies among them. To top it off, ask yourself if you supported them.

All together, the article was on target, but shame on Mr. Goodkin for his negative attitude and perhaps shame on the industry for forgetting an important element in team building for our future.

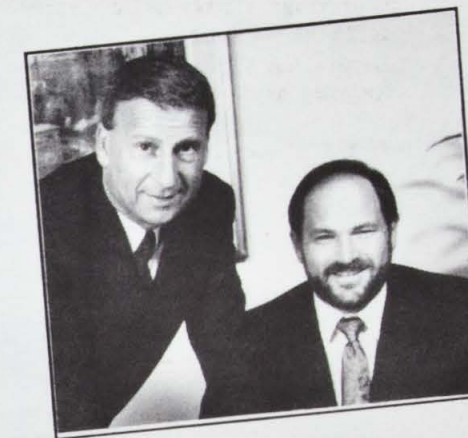
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Cal Poly Pomona and the SBA/SCORE will host a small business management seminar/workshop scheduled for Saturday, Oct. 27, 1990.

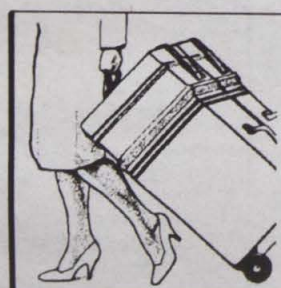
This session will be of interest and helpful to all those interested in starting, buying or selling a business as well as those owners who want to expand into new opportunities.

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